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TUESDAY,
MARCH 17, 2020

Tomorrow's weather **49 | 41**



Pulse of Wabash

Wabash Plain Dealer offices closed to public through March 27

Following is a message from David Holgate, Group President, PMG Community News-group, LLC:

"To reduce risks to our employees, the Wabash Plain Dealer office will be closed to the public through March 27. Our employees will continue their work to get important information out to the community, and customers can reach our office by phone and email. We will continue to publish a paper five days a week and provide our readers with news and information just like we have done for 160 years. Our coverage of COVID-19 will be posted on our website www.wabashplaindealer.com as soon as possible and updated throughout the day. It is never easy to deny access to our business, a community business, but these are unprecedented times and require unprecedented decisions. To reach our office, call 260-563-2131 or email news@wabashplaindealer.com. Thank you for your continued support of the Wabash Plain Dealer."

Online paywall removed for Wabash Plain Dealer stories on COVID-19

On the Wabash Plain Dealer's website, the paywall for stories related to COVID-19 has been removed. Please keep an eye on our website and Facebook page for updates.

Schools, organizations announce closings due to COVID-19 concerns

Honeywell Foundation: All events at foundation properties including the Honeywell Center, Honeywell House, Eagles Theatre, Dr. James Ford Historic Home and Charley Creek Gardens are suspended through Thursday, April 9. Eugenia's Restaurant will remain open during normal business hours from 11 a.m. to 2 p.m. Monday through Friday and 11 a.m. to 2 p.m. Sundays.

Manchester Community Schools: Closed through Monday, April 13.

MSD: Closed through Monday, April 13.

St. Bernard School: Closed through at least Monday, April 6.

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Holcomb announces state's first COVID-19 death

Governor orders bars, nightclubs, restaurants closed

By ROB BURGESS
Wabash Plain Dealer Editor

Gov. Eric Holcomb announced the state's first COVID-19 death Monday, as the number of confirmed cases of the novel virus has risen to 24. None of the confirmed cases were in Wabash County.

Holcomb also announced several other steps to combat the pandemic Monday, including ordering all restaurants and bars to close.

Meanwhile, Wabash County leaders met Friday

to discuss the next steps and Mayor Scott Long postponed all public meetings for two weeks.

First death

Holcomb and the Indiana State Department of Health (ISDH) announced the patient who died is a Marion County adult.

"A family today is suffering the ultimate loss due to COVID-19, and this sadly underscores how severe the virus can be – especially for some high-risk Hoosiers," stated Holcomb. "The state is taking unprecedented ac-

tions to slow the spread of COVID-19, and every Hoosier should follow the precautionary measures."

The adult from Marion County died at a Community Health Network hospital on Monday morning. The person, who was over age 60, had been hospitalized as a COVID-19 patient and also suffered from underlying medical conditions. No further information will be released about the patient or the case.

"I cannot stress this enough – if you are ill, stay home. If you need to seek

medical care, call ahead so that your healthcare provider can take steps to protect others from exposure to COVID-19," stated State Health Commissioner Kris Box, M.D., FACOG. "We all have a role to play to protect Hoosiers from this illness, and the time to act is now."

COVID-19 is a respiratory illness caused by a novel, or new, coronavirus that has not been previously identified. It is not the same as the type of coronavirus that causes the common cold. To date, 24 Hoosiers across 13 counties have received presumptive positive tests for COVID-19. All but one

are adults.

Human coronaviruses most commonly spread from an infected person to others through:

- Respiratory droplets released into the air by coughing and sneezing;
- Close personal contact, such as touching or shaking hands;
- Touching an object or surface with the virus on it and then touching your mouth, nose or eyes before washing your hands; and
- Rarely, fecal contamination.

Many people who acquire COVID-19 will have mild

See HOLCOMB, page A6



By ROB BURGESS / Wabash Plain Dealer Editor

The Community Cupboard pantry will operate as a drive-through with regular pantry hours, which are from 3 to 5 p.m. Mondays and Tuesdays; closed Wednesdays; and open from 10 a.m. to 12:30 p.m. Thursdays and Fridays.

Helping to secure food during an uncertain time

Access Youth Center, Living Well in Wabash County among groups stepping up

By ROB BURGESS
Wabash Plain Dealer Editor

With concerns over COVID-19 causing cancellations and closings everywhere, those who are food insecure may be rightly worried about where their next meal will come from.

But at least two local organizations are stepping up to keep people from falling through the cracks during this uncertain time.

Living Well in Wabash County

In a statement to the Plain

Dealer on Sunday, Beverly Ferry, CEO of Living Well in Wabash County, has modified their priorities to focus on basic needs including transportation and food.

"Transportation, pantry and senior lunches will continue with modifications. Instead of seniors attending Winchester Senior Center, team members will call to check on participants who are staying home to check on their welfare and to reduce feelings of isolation," she stated.

"All daily senior center activities are suspended until April 13 at which time the situation will

be reassessed."

Ferry stated Wabash County Public Transportation will operate regular hours and services throughout Wabash County until otherwise announced. "Cleaning protocols have been increased," she stated.

Dispatch will continue to be open from 7 a.m. to 5 p.m. Monday through Friday to handle schedule cancellations and requests.

The Community Cupboard pantry will operate

as a drive-through with regular pantry hours, which are from 3 to 5 p.m. Mondays and Tuesdays; closed

Wednesdays; and open from 10 a.m. to 12:30 p.m. Thursdays and Fridays.

"The Community Cupboard will operate as a drive-through using the senior center portico entrance. Normal income guidelines apply," stated Ferry. "People coming to the pantry are asked to come through the park as they do with tailgates and then to proceed to the front of the senior center.

During this time, normal client choice pantry rules will be suspended. For the health and safety of both

See FOOD, page A6

Indiana to offer Psychological First Aid training in response to COVID-19

Intervention designed to reduce the initial distress caused by traumatic events

STAFF REPORT

The Indiana Family and Social Services Administration (FSSA), in partnership with the American Red Cross Indiana, announced a series of trainings in Psychological First Aid for Hoosier health care and social services professionals, according to a press release.

Psychological First Aid is an approach to helping people who have been exposed to a disaster or traum-

atic event, in this case the COVID-19 pandemic. Beginning next week, the Red Cross will offer two virtual, instructor-led for health care professionals, social services professionals and the like who may be able to help administer Psychological First Aid should they encounter Hoosiers experiencing distress or needing help coping.

"Being a health care professional is a calling, and now is our time to rise to that calling," stated

Jennifer Sullivan, M.D., M.P.H., FSSA secretary. "In this time of enhanced anxiety and uncertainty, we want to do all we can to equip health and wellness professionals with effective tools to support the mental well-being of Hoosiers. Psychological First Aid is a tried-and-true approach to reducing the emotional effects caused by traumatic events so that Hoosiers have the best chance of maintaining normalcy."

The Red Cross and FSSA are making two opportunities available for professionals to participate in this

virtual training. To register for one of the training, visit the link on the preferred date below to register. Only the first 30 registrants will be accepted for each training session:

■ From 1 to 4 p.m. Tuesday, March 24, 2020. Register at: <https://tinyurl.com/t4x5xp>

■ From 1 to 4 p.m., Tuesday, April 7, 2020. Register at: <https://tinyurl.com/wjgnv6v>

"We know that both medical and mental health providers are likely to

See FSSA, page A6

ISP releases DUI checkpoint results

One arrest, eight citations, 17 warnings issued

STAFF REPORT

Troopers from the Indiana State Police (ISP) Peru Post conducted a three-hour enforcement checkpoint on Friday, March 13 targeting impaired drivers in Howard County, according to a press release.

The following information is the results of the checkpoint:

- Driving while intoxicated arrests: 1
- Traffic citations issued: 8
- Traffic warnings written: 17

Vehicles through the checkpoint: 154

Troopers also made seven criminal arrests. Four of those were for felony charges.

"The ISP is committed to traffic safety and will continue to conduct sobriety checkpoints and saturation patrols to remove impaired drivers from Indiana roadways," stated the release.

'Bigger than any one of us': Biden, Sanders tackle pandemic

By JULIE PACE
and ALEXANDRA JAFFE
Associated Press

WASHINGTON — Former Vice President Joe Biden and Sen. Bernie Sanders sought in the Democratic debate to cast themselves as best-positioned to lead the nation through a global pandemic, uniting in their criticism of President Donald Trump's response to the fast-moving coronavirus but diverging in how they would confront the spiraling public health and economic crisis.

Biden pledged Sunday to deploy the United States military to help with recovery efforts and warned that a federal financial bailout may be necessary to stabilize the economy. Sanders leaned into the same domestic policy proposals that have dominated his campaign, arguing that the government-run health insurance system he has long championed would allow the U.S. to respond faster to a health crisis.

The coronavirus outbreak has rapidly reshaped nearly all aspects of American life, shuttering schools across the country and significantly curtailing travel. Virus fears have also halted campaign rallies and prompted some states to delay upcoming primaries because of warnings from public health officials against large gatherings.

"This is bigger than any one of us — this calls for a national rallying for one another," Biden said.

Indeed, the stakes in the race for the Democratic presidential nomination have shifted dramatically since Biden and Sanders last debated less than three weeks ago — as have the contours of the contest. After a sluggish start to the primary season, Biden has surged to the front of the field, drawing overwhelming support from black voters and consolidating the backing of several more moderate rivals who have dropped out of the race. He's also actively courting

the endorsement of Sen. Elizabeth Warren, a liberal ally of Sanders who dropped out without throwing her support behind him.

The former vice president appeared determined throughout Sunday's contest to keep his focus on the general election, making direct overtures to Sanders' loyal supporters and committing for the first time to select a woman as his running mate if he becomes the Democratic nominee. After Biden's announcement, Sanders said he would "in all likelihood" do the same.

For Sanders, the reality is that his path to the nomination is rapidly shrinking, and he faces the prospect of more stinging defeats in the four states that vote on Tuesday. Still, he appeared determined to draw sharp contrasts with Biden throughout the debate, challenging him aggressively on the Iraq War and free trade deals. He argued that "I have taken on every special interest that's out there," adding, "That's a very different record than Joe's."

Though Sunday's debate was the first one-on-one contest of the Democratic primary, Biden and Sanders have been the leaders of their party's ideological poles throughout the year-long campaign. Their prescriptions for addressing the coronavirus outbreak highlighted the contrasting approaches they are pledging to bring to the White House.

Biden, a centrist who backed the 2008 bailout of the financial industry during the recession, warned that another government-backed rescue plan may be needed in the coming months to shore up the economy. Sanders, a fierce liberal critic of Wall Street, opposed the earlier bailout and said it would be a mistake to take a similar approach now; instead, he suggested a tax on the wealthiest Americans.

The Vermont senator also repeatedly pushed questions regarding the coronavirus

toward a now-familiar debate between him and Biden over health care. Sanders argued that the troublesome shortages in coronavirus tests and anxiety over the preparedness of the nation's health care system to deal with an impending increase in patients highlight why the U.S. should move to the government-run, "Medicare For All" system he has long championed.

"One of the reasons that we are unprepared, and have been unprepared, is we don't have a system. We've got thousands of private insurance plans," Sanders said. "That is not a system that is prepared to provide health care to all people in a good year, without the epidemic."

Biden, who supports adding a public insurance option to the current system, argued that a pandemic was not a moment to attempt to push through an overhaul of the American health insurance system, a politically arduous endeavor.

"This is a crisis," Biden said. "We're at war with a virus. It has nothing to do with copycats or anything."

As the debate opened, Biden and Sanders skipped a handshake, greeting each other instead with an elbow bump. They took their positions at podiums spaced 6 feet apart in keeping with guidance from the Centers for Disease Control and Prevention for limiting the spread of the novel coronavirus. They addressed the nation, and each other, from a television studio in Washington without an in-person audience.

The pandemic has upended the campaign for days, prompting Biden and Sanders to cancel rallies and instead hold virtual events with voters around the country. Their campaign staffs are also working remotely, and the candidates — both in their late 70s — said they were taking personal precautions to guard against a virus that is a greater risk to the elderly.

5 questions heading into Tuesday's Democratic primaries

By NICHOLAS RICCIARDI
Associated Press

Four states are scheduled to hold Democratic presidential primaries on Tuesday amid a global pandemic and outbreak of the novel coronavirus. Here are five questions ahead of voting:

WILL THE ELECTIONS TAKE PLACE?

Nothing is certain in the age of the coronavirus. Two states scheduled to vote after Tuesday postponed their primaries, even though the four scheduled to vote this week — Arizona, Florida, Illinois and Ohio — initially vowed to push ahead.

Voting clusters large numbers of people at polling stations often staffed by older workers and volunteers — exactly the dynamic medical experts want to avoid right now. Sen. Bernie Sanders on Sunday suggested delaying Tuesday's votes. And on Monday afternoon, Ohio's Republican governor Mike DeWine agreed, asking a judge to let the state hold its in-person voting in June.

WHO WILL VOTE?

Presuming voting is still on, who turns out? Turnout has surged in recent Democratic contests as a wave of suburban voters helped catapult former Vice President Joe Biden to his solid lead in the race.

All of the states allow early voting, so there is a good chance that many people cast ballots remotely by mail. Still, it wouldn't be a surprise if turnout drops significantly.

CAN BIDEN KEEP PULLING AWAY?

Biden vaulted to his front-runner position on March 3, also known as Super Tuesday, and has never looked back. He added to his advantage in last week's primaries,

besting Sanders in key states like Michigan and Missouri and dominating in Mississippi, where Biden's base of black voters gave him a massive delegate haul.

It's exceedingly difficult for Sanders to catch up with Biden at this point because the Democratic Party's rules award delegates proportionally. That means that even if the Vermont senator won the states up for grabs on Tuesday, he'd split their delegates with Biden.

CAN BIDEN REPAIR HIS STANDING WITH LATINOS?

Sanders is in a tough position, but he's made one noteworthy addition to his coalition — Latinos, who powered Sanders to wins in California and Nevada. Latino voters tend to be younger, and Sanders' support is largely youthful. But some Democratic Latinos are also angry at the heavy pace of deportations under the Obama administration.

Biden has taken steps to make up for that. Last night he joined Sanders in a pledge to suspend deportations for his first 100 days. Three of the four states scheduled to vote Tuesday have

sizable Latino populations, and Florida, heavy with Cuban immigrants, may be an especially bad match for Sanders, a self-described democratic socialist.

WILL TUESDAY BE CONCLUSIVE?

Tuesday's elections were already well underway with early voting before the full force of the coronavirus outbreak hit the U.S. But that's not true of the half of the states that have still yet to cast ballots. Some could shift to mail-in contests; others, like Louisiana, have delayed their contests until June 22, after the traditional close of the nominating period. It's unclear, though, that there will be more days of large-scale voting.

Although Biden has assembled a strong coalition, there's still a significant split as liberal and especially younger voters overwhelmingly stick with Sanders. If the primary effectively ends

Tuesday, can these voters be brought back into the fold? Or will Biden have to turn his attention to President Donald Trump in the general election without significant chunks of his party?

Roxy 5 Showtimes for Friday, March 13- Thursday, March 19
All showtimes have Closed Captioning available.

Still Believe (PG)	The Invisible Man (R)	Sonic the Hedgehog (PG)
Fri: 6:30, 9:05	Fri: 6:50, 9:35	Fri: 6:40, 8:55
Sat: 1:00, 3:40, 6:30, 9:05	Sat: 1:10, 4:00, 6:50, 9:35	Sun: 1:10, 4:00, 6:50
Sun: 1:00, 3:40, 6:30	Sun: 1:10, 4:00, 6:50	Mon-Thurs: 6:50
Mon-Thurs: 6:30	Mon-Thurs: 6:50	Mon-Thurs: 6:40

Onward in 2D (PG)	The Call of the Wild (PG)	Mega Millions
Fri: 6:20, 8:45	Fri: 7:00, 9:25	Estimated jackpot: \$90 million
Sat: 1:20, 6:20, 8:45	Sat: 4:20, 7:00, 9:25	Powerball
Sun: 1:20, 6:20	Sun: 1:45, 4:20, 7:00	Estimated jackpot: \$130 million
Mon-Thurs: 6:20	Mon-Thurs: 7:00	

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5-Day Weather Summary

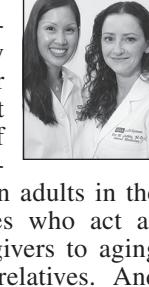
Tuesday	Mostly Cloudy	Wednesday	Rain Likely	Thursday	Rain Likely	Friday	Rain Likely	Saturday	Partly Cloudy
51 / 37		49 / 41		64 / 57		59 / 29		36 / 26	
Sun and Moon					Detailed Local Outlook				
Today's sunset 7:57 p.m. Tomorrow's sunrise 7:53 a.m.					Today we will see mostly cloudy skies with a high temperature of 51°, humidity of 61%. West wind 6 to 9 mph. Expect partly cloudy skies tonight with an overnight low of 37°. South southeast wind 2 to 7 mph. The wind chill for tonight could reach 32°.				
New 3/24	First 4/1	Full 4/7	Last 4/14						

Members of the sandwich generation must avoid burnout

DEAR DOCTOR: I'm worried about my best friend. She seems overwhelmed taking care of her elderly parents as well as her own family, but she won't admit it. How do I know if she's in trouble?

DEAR READER: There's a name for the rapidly increasing number of Americans who find themselves in your friend's position of caring for older parents while raising a family — the sandwich generation.

Elizabeth Ko & Eve Glazier Ask the Doctors



and, eventually, burnout. Signs of this include withdrawal from family, friends and activities, as well as feelings of loss, worthlessness or hopelessness. There may be changes to sleep and mood; changes to weight; abuse of alcohol or drugs, which includes prescription medications; and a lack of interest in self-care.

To prevent burnout, it's important for caregivers to make time each day for themselves. Even a half-hour for a solo walk, a dive into a magazine or a novel or to chat with a friend can help to ease stress. It's also important to be willing to ask for help, and to be specific. Make a list of tasks for friends and relatives who want to lend a hand, such as shopping for groceries, handling a doctor's visit, taking a pet

A support group for caregivers is a great place to share experiences, vent, meet new friends and learn about support services. Speaking of which, you'll find very good suggestions at the AARP website (AARP.org) and the U.S. Department of Health & Human Services website (HHS.gov). Just put the words "caregiver resources" into the search box.

Eve Glazier, M.D., MBA, is an internist and associate professor of medicine at UCLA Health. Elizabeth Ko, M.D., is an internist and assistant professor of medicine at UCLA Health. Send your questions to askthedoctors@mednet.ucla.edu, or write: Ask the Doctors, c/o UCLA Health Sciences Media Relations, 10880 Wilshire Blvd., Suite 1450, Los Angeles, CA, 90024. Owing to the volume of mail, personal replies cannot be provided.

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Hours vary

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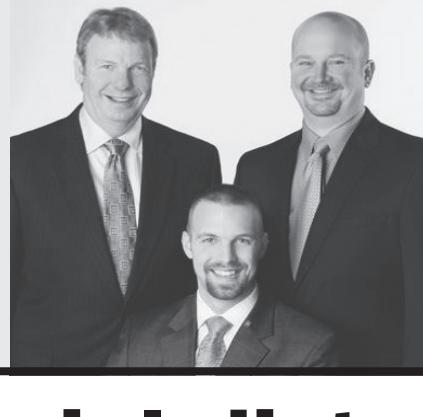
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www.grandstaff-hentgen.com

Richard 'Dick' Earl Siders

Oct. 19, 1935 - Mar. 13, 2020

Richard 'Dick' Earl Siders, 84, of Roann, Indiana, died at 11:46 p.m., Friday, Mar. 13, 2020 at his home. He was born Oct. 19, 1935 in Roann, Indiana, to Meredith D. and Mary Lois (Burnworth) Siders.

Dick was a 1955 graduate of Roann High School, and served in the Indiana State Guard for eight and a half years. He owned and operated Siders & Son Gravel. Dick enjoyed collecting antiques.

He is survived by several nieces, nephews, and great nieces and nephews.

He was preceded in death by his parents, two brothers, Robert Siders, and Donald Siders, and nephew, Robbie Siders.

Funeral services will be 2 p.m., Friday, Mar. 20, 2020 at Grandstaff-Hentgen Funeral Service – Roann, 335 S.



Lucas A. Cruz

Funeral services were held for Lucas A. Cruz, 63, of LaFontaine, on Sunday, Mar. 15, 2020 at McDonald Funeral Home, LaFontaine Chapel, 104 South Main Street, LaFontaine,

Indiana. Reverend Gabriel Cruz was the officiant and Marilyn Speicher was the organist.

Online condolences may be sent to the family at www.mcdonaldfunerals.com.

David D Wallen

Funeral services for David D Wallen, will be 2 p.m., Wednesday, at Grandstaff-Hentgen Funeral Service, Wabash.

Burial will be in Falls Cemetery, Wabash. Friends may call 1 p.m. – 2 p.m., Wednesday at the funeral home.

Linnie Belle Williamson

Funeral services for Linnie Belle Williamson, 82, of Roann, Indiana, were 10:30 a.m., Friday, Mar. 13, 2020, at Grandstaff-Hentgen Funeral Service, Wabash. Rev. Tim Prater officiated.

Memories were shared by friends. Pallbearers were Mary Siders, Eric Leach, Donnie Leach, Tabatha Leach, James Leach, and Jason Siders. Burial was in Memorial Lawns Cemetery, Wabash.

United Way announces virus relief fund

INDIANAPOLIS (AP) — United Way's central Indiana chapter has announced a \$16.5 million relief fund intended to aid people and families facing economic distress amid the coronavirus pandemic.

United Way of Central Indiana said Friday the new fund was being launched with a \$15 million donation from Lilly Endowment Inc. that will help human services organizations aid those affected both directly and indirectly by the coronavirus, which causes the disease COVID-19.

Grants from the Central Indiana COVID-19 Community Economic Relief Fund will be strategically distributed to organizations in Boone, Hamilton, Hancock, Hendricks, Marion and Morgan counties.

The speed of the coronavirus' spread and the measures

needed to combat its further spread will cause significant disruptions of daily life, calling for us "to act swiftly and strategically," said Ann Murtlow, president and CEO of United Way of Central Indiana.

"This coronavirus is not just a health crisis. It is also an economic one – the depth and magnitude of which is uncertain," Murtlow said in a statement.

The relief fund has also received \$500,000 contributions each from the Richard M. Fairbanks Foundation, the Eli Lilly and Company Foundation and United Way of Central Indiana, with pledges of support from other groups.

United Way said it will also be seeking donations from other organizations and individuals.

Ogden Dunes to spend \$150K for erosion repairs

OGDEN DUNES (AP) — An Indiana town along Lake Michigan has approved spending \$150,000 for expert input and emergency repairs to protect homes from sliding into the water.

It could take up to \$10 million to rebuild the seawall that is meant to protect homes on the east side of Ogden Dunes, according to Rodger Howell, who heads a beach protection committee.

In the meantime, officials and homeowners in the town about 25 miles (40 kilometers) southeast of Chicago are scrambling for a short-term relief. Residents of Ogden Dunes have already filed a federal lawsuit over its battle with shoreline erosion.

"Homes could actually suffer damage in the next storm or two," said Howell, according to The (Northwest

Indiana) Times. "Something's going to fail really bad in the next storm or two."

During recent high waves the sheet metal "was just flapping in the waves like a piece of tin foil in the wind."

Even though the barrier protects both town property and private homes, the work has historically been paid for by residents. But Roger Rhodes, the town's assistant building commissioner, worries residents may not be able to afford the work for long.

Town officials have discussed other funding options, for Councilwoman Carolyn Saxton suggested the town could pay for the repairs and be reimbursed by homeowners.

The town currently has enough money in two funds to cover the urgent repairs, said Jenna Manna, who serves as clerk and treasurer.

How social distancing works and what it means for you

By MIKE STOBBE

Associated Press

NEW YORK — Can my kids go on a play date? Is it OK if I visit the gym?

In this time of coronavirus, once-easy questions have suddenly become complex.

Here are some questions and answers about the "social distancing" efforts to slow the epidemic in the U.S.

What is social distancing?

Social distancing are practices implemented by public health officials to keep contagious diseases from spreading.

The measures are aimed at trying to cut down the amount of virus spreading around, and ultimately protect those most vulnerable, including the elderly and people with weakened immune systems.

What measures have been taken?

Governments have closed borders, and millions of workers and students have been ordered to stay home. On Monday, U.S. officials recommended that older people and those with underlying health conditions "stay home and away from other people."

The U.S. is also telling people not to gather in large groups.

And experts also recommend people try to stay at least 6 feet away from each other.

Why 6 feet?

Experts believe the virus is mainly spread through droplets that come out of your mouth and nose. When an infected person speaks or exhales or coughs or sneezes,

the droplets travel about 3 to 6 feet before gravity pulls them to the ground.

"They fall pretty quickly," said Dr. Jill Weatherhead, an infectious disease expert at the Baylor College of Medicine in Houston.

It's important to try to block coughs or sneezes with a tissue or your sleeve, so as to not send those droplet flying directly toward someone nearby.

Can I go outside at all?

Yes, with some exceptions. And the guidelines vary based on where you live.

"We're not being told to stay at home and lock the doors," said Dr. William Schaffner, a Vanderbilt University infectious diseases expert. "We're not there yet, and I don't think we'll get there."

People who have coughs and sneezes should stay home as much as possible, and call ahead to the doctor's office if they're planning to get their illness checked out, he added.

People who have confirmed coronavirus illness should stay home, as should those who were in close contact with a confirmed case.

Where can I go?

Options are becoming limited, with school, gym and restaurant closures in some places, and work-from-home edicts.

Officials in six San Francisco-area counties on Monday told nearly 7 million people to stay inside and venture out only for necessities.

If you live somewhere without such restrictions, it's best just to use good judgment. If restaurants are open, it's OK to go to eat. But go in a small

group and try to get a table away from others.

It's necessary to buy food. But try to go to the supermarket at times when it's less crowded, stay 6 feet away from other shoppers as much as you can, and wash your hands thoroughly when you get home.

Can I go to the gym?

Exercise is important. But maybe stick to the machines, wiping them down before and after you use them, and skip games of basketball or other activities that put you in close physical contact with others.

If possible, cut back on the gym and go for jogs, walks or bike rides instead, experts said.

What about social gatherings?

The CDC on Sunday recommended that for the next eight weeks, organizers put off events that would draw at least 50 people. On Monday, the number was reduced to 10.

That could ice a lot of weddings, family reunions and birthday parties.

Dr. Deborah Birx, who is coordinating the federal response to the virus, said the change from 50 to 10 was influenced by research that tried to estimate the impact of different possible steps.

A CDC official, Dr. Jay Butler, said Monday there's no hard-and-fast rule. Officials are simply trying to set a reasonable parameter to "increase social distancing while not creating social isolation," he said in an interview streamed by the Journal of the American Medical Association.

Can I go on dates? Or send my kids on play dates?

There's some debate among experts about dates and play dates.

Adults who are not sick or considered to be at risk can still date, Schaffner said. But skip the bars, concerts and crowded theaters, and instead think about an intimate dinner at home.

For kids, play dates can be OK, especially if they're outside in parks and involve a small number of kids, he said. Of course, kids who are sick or who are particularly vulnerable to respiratory illness should not go, he added.

Weatherhead had different advice, saying play dates are not recommended. Children generally have had more mild COVID-19 illnesses and therefore might spread the disease before anyone realizes they are sick.

Will social distancing work?

It will be tricky to prove these measures made a difference.

Testing for the coronavirus was delayed in the U.S., but it is now starting to become more widely available. That means a lot of new cases may be diagnosed in the coming days, as labs finally find infections that happened weeks ago.

"We're going to see increasing (case) numbers, and that's going to be frustrating to people who are doing social distancing. But that doesn't mean social distancing isn't working," Weatherhead said.

What now? Facing life without the entertainment world

By LEANNE ITALIE

Associated Press

NEW YORK — Overheard as the entertainment world stalled in response to the coronavirus outbreak: "What are we gonna do now, read books?"

That's exactly what Pamela Milam will be doing, and lots of them.

Milam is a selection reader for the Women's National Book Association, a non-profit established in 1917 to support, well, reading. She and her colleagues began a marathon this month to make it through as many as 100 books each as they help develop the organization's annual Great Group Reads list for National Reading Group Month in October.

She's also an avid theater goer. She lives in the heart of Times Square and goes to the theater about once a week, but when Broadway and many other entertainments canceled, cut back seating or postponed performances last week, Milam knew exactly how she'd fill the extra time.

"I'm happy snug on my couch. I'll do my best to make the most of that," she said.

Many concert tours, awards shows, festivals, museums, sporting events and more have shut down to help "flatten the curve" as the virus spreads around the globe. Bans on big and medium-size gatherings are proliferating, prompting more people to hunker down at home.

"We're catching up on our reading. I just started 'Love in the Time of Cholera.' It seemed appropriate," said

Beverly Pfeiffer in Silver Spring, Maryland, of the Gabriel Garcia Marquez classic that plays out amid an outbreak of the disease.

Other people are working more, especially now that they're doing it from home.

Some have upped their kitchen game by taking on fussy recipes and baking projects.

One company that offers online courses has seen a huge jump in business, as has another that sells digital photo scanning services.

Interior designer Genevieve Gorder, co-host of the Netflix series "Stay Here," asked followers on Instagram to share home improvement goals that had been lingering at the bottom of to-do lists.

Cleaning blinds, a basement sort-out and deck repairs are now on front burners.

Nicole Schaefer in Portland, Oregon, is usually out doing something. Now, she almost feels guilty about all the free time. Almost.

"I feel like now I have time to relax, if that makes sense. With my evenings freed up, I'm learning to make my own macarons. I'm making a present for my boyfriend. I'm knitting. I'm exercising as long as I want to. There's so many things to do without concerts and plays and shows to go to," she said.

There's binge-watching galore, of course, and devotees of opera and art are being treated to special live streams and virtual tours. Museums have joined a social media movement started by the Museum of the City of New York to offer art and other imagery using the hashtag #MuseumMomentofZen.

"Some of the older members had a hard time

figuring it out, but they did," she said. "I had my computer set up next to the piano. I played the first movement of a Beethoven sonata. People played Chopin. There was some Gershwin. I think we'll do it again."

Elsewhere, the TV binge is definitely on with some new gems on offer.

The Walt Disney Co. will release "Frozen 2" on Disney-Plus several months early to give families cooped up by the coronavirus a welcome distraction, and give its streaming service a boost.

For documentary lovers, Netflix is rolling out new features and series from acclaimed creators, including "The Innocence Files" by Liz Garbus, Alex Gibney and Roger Ross Williams; "Jeffrey Epstein: Filthy Rich" by Lisa Bryant and Joe Berlinger; and "David Attenborough: A Life on Our Planet."

"We subscribe to nearly every streaming service, or so it seems. I'm hoping to find some gold in there," said Julie Crislip in Princeton, New Jersey.

Psychotherapist Jeff Larsen in San Diego has a plan for himself and his clients.

"It's all about slowing down," he said.

"So absolutely pick up that book that's been gathering dust, watch that movie or binge-watch that TV show that you haven't had time to watch. Most importantly, it's the mindset that we, as humans, need to have going into this time period. It's always a good thing when we can slow down and simplify our lives."

Opinion

SPEAK UP

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To email any
Indiana lawmaker,
go to this website:
www.in.gov/cgi-bin/legislative/contact/contact.pl

LETTERS GUIDELINES

The Wabash Plain Dealer encourages your letters to the editor forum, which is designed to be a forum for exchange of ideas between readers about issues of community importance.

Please sign your letter. Your name will be used with the letter that is published in the Plain Dealer. Your letter will be returned if it is your desire to remain anonymous.

Since we may want to write or call you to verify the letter, we ask that you include your address and telephone number. All our letters to the editor are published in the interest of fair play, so we trust our letter writers will refrain from personal attacks on other persons or groups.

A letter should be less than two pages long, preferably of double-spaced typing.

In order to give everyone an opportunity to participate in this exchange of ideas, please try to limit your letters to one per month per household.

To submit a letter, please write the Wabash Plain Dealer at 99 W. Canal St., Wabash, IN 46992.

Letters also may be hand-delivered to the newspaper office, 99 W. Canal St. The office is open 9-11:30 a.m. and 1-4 p.m. Monday through Friday. If you should deliver a letter during non-business hours, a drop slot is located to the left of the front door. Letters may be faxed to 260-563-0816, or email them to news@wabashplaindealer.com with "Letters to the Editor" in the subject line.



DAILY SCRIPTURE

"Those who know your name trust in you, for you, Lord, have never forsaken those who seek you."

Psalm 9:10

Now is the time for a global fiscal response to coronavirus

The first duty of governments is to safeguard their citizens' survival and physical security. The second is to protect their material well-being. The coronavirus epidemic threatens both. Governments have been slow to rise to the challenge.

It is now clear that the virus poses a potentially catastrophic public health risk, which can only be addressed by extraordinary distancing measures that inhibit large parts of economic activity. The task is to implement those measures – most western governments now are, if sometimes trailing the private sector's initiatives – while minimizing the economic harm.

Money must not be a hindrance to health services' ability to do everything possible to control the epidemic and treat the ill. To worry about public finances in such a moment is both perverse and counterproductive: spending too little is a greater threat to prosperity than spending too much.

Beyond that, the economic damage is multiplied by the repercussions from the initial disruption. Workers who lose their jobs and businesses that run out of cash cut back on their purchases, making more workers and companies lose their livelihoods in turn. Governments should spare

no expense and waste no time to minimize such knock-on effects from temporary hits to cash flows and incomes. Generous loans, guarantees and income support programs should be put in place. They must also be designed for sectors where self-employment, freelance, gig or project work is common, such as the creative industries.

The drop in inflation expectations shows that the demand contraction is even more drastic than the supply disruption. Strong macroeconomic stimulus is warranted. Central banks have stepped up to the plate. The Bank of England's textbook policy response combines general stimulus, targeted liquidity support, and an easing of regulatory requirements.

The Federal Reserve pumped hundreds of billions of dollars into a stressed market. The European Central Bank fell short of a rate cut, but crafted a strong package of bond purchases and incentives for banks to uphold their business lending.

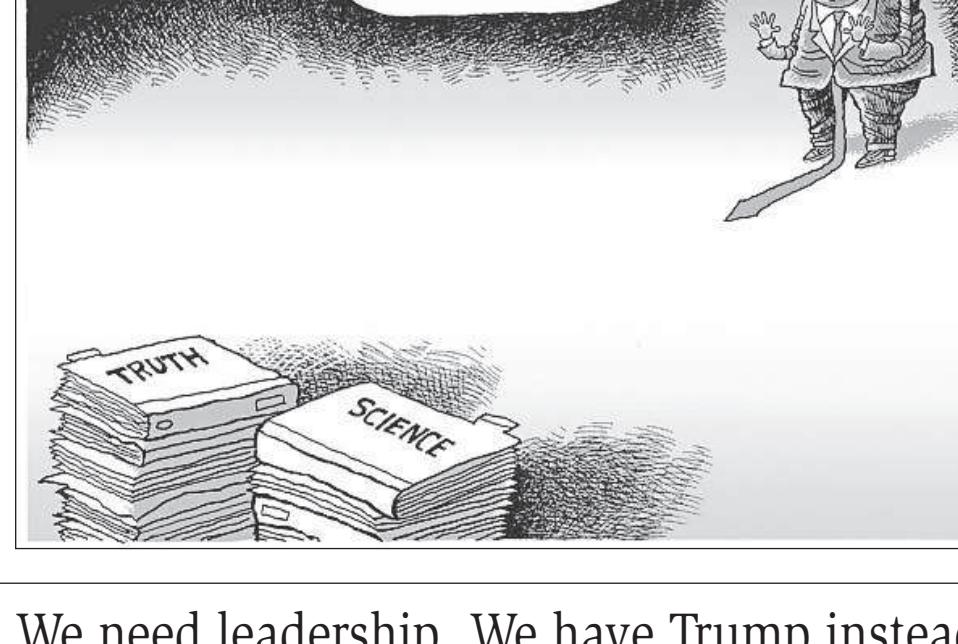
That package was, however, badly undermined when ECB president Christine Lagarde seemed to dismiss the need to contain the sort of disparity in governments' borrowing costs that almost brought the euro down in 2011-12. She later clarified but the damage was done: Italian yields soared.

The ECB must now state it would welcome a Eurozone rescue program for Italy with few strings attached, so as to activate the emergency bond-buying program set up in the last crisis – and stand ready to buy Italian bonds unilaterally if markets derail Rome's spending on coronavirus.

Until the ECB shows it has Italy's back, that role falls to EU partners. The signs are positive. Ursula von der Leyen, the European Commission president, has put EU budget money on the table and been vocal that Italy and others should spend as much as they need on the health crisis. Even Berlin has expressed similar views. The commission has promised not to let fiscal and competition rules get in the way, and should now ask member states to activate a general escape clause.

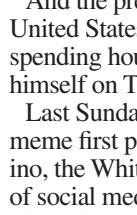
But not all governments have shown the required determination. The US has still to put in place a proper public health response, let alone a sufficient fiscal program. There is nothing like the global economic co-ordination achieved in 2008-9, though the need for co-ordinated stimulus is just as great. When EU finance ministers meet this week, they should not waste their chance to provide it.

This editorial was first published in the Financial Times.



We need leadership. We have Trump instead.

A dangerous pathogen is spreading across the globe. Financial markets are having a nervous breakdown. Oil prices have collapsed. Americans are hoarding hand sanitizer and surgical masks.

Eugene Robinson

Air travel is down. Conferences are being canceled. Merely shaking a stranger's hand suddenly seems like a risk.

And the president of the United States, in response, is spending hours a day glorifying himself on Twitter.

Last Sunday, he retweeted a meme first posted by Dan Scavino, the White House director of social media that showed a photoshopped Trump playing the violin, with the legend: "My next piece is called ... nothing can stop what's coming." The words echoed a catch phrase associated with the looney-tunes QAnon conspiracy theory, not exactly a phenomenon to encourage at a moment when clear thinking and accurate information are vitally important. The image could not help but evoke the legend of the emperor Nero fiddling while Rome burned.

Trump's solipsistic response to the coronavirus crisis offers overwhelming proof, if any more were needed, that it was a catastrophic mistake to give an egomaniacal reality-television star such power and responsibility. We are all paying the price.

How worried should you be about the coronavirus? Should you work at home, assuming that's possible? Should you postpone or cancel that upcoming trip? Is it paranoia to think about stockpiling staples in anticipation of a possible lock-

down, like those we've seen in parts of China and Italy? Is your hard-hit 401(k) likely to recover anytime soon? Is this just a transient crisis, or could it be the new normal?

No one can give definitive answers. But even a minimally competent president could calm anxieties by explaining what we know and what we don't know about the virus. A decent president would be less concerned about the media coverage he or she was receiving and more focused on getting reliable information to a nation desperately seeking answers.

Trump is neither competent nor decent. He has consistently downplayed the epidemic, trying to convince Americans that the whole thing is no big deal. True, this is not Ebola or the bubonic plague we're talking about. But epidemiologists at the World Health Organization and our own Centers for Disease Control and Prevention have made clear that the coronavirus is a very big deal, especially for the elderly or those with preexisting health conditions, and should be taken seriously.

Last Monday, Trump irresponsibly tweeted: "So last year 37,000 Americans died from the common flu. It averages between 27,000 and 70,000 per year. Nothing is shut down, life & the economy go on. At this moment there are 546 confirmed cases of Corona Virus, with 22 deaths. Think about that!"

OK, I'm thinking. Trump's numbers are a little off, but they're in the ballpark. Last flu season, between 37.4 million and 42.9 million Americans got the flu, and between 36,400 and 61,200 died from it, according to the CDC – meaning the death rate was about one for every 1,000 cases. But what

Trump fails to note is that the WHO estimates the death rate from the coronavirus at roughly one for every 30 cases, suggesting this new disease is about 34 times deadlier than the flu. And the reason the number of confirmed cases here is so low is not necessarily that coronavirus is less prevalent, but that the United States has done less testing since the epidemic began than some other nations, such as South Korea, do in a single day.

Trump has also claimed that a vaccine will be ready soon. Health officials have made clear that even in the best-case scenario, it will take a year to 18 months to get a vaccine ready for use.

Trump's reaction to the virus has not been to think about what impact it might have on the nation but to obsess about what impact it might have on Trump – specifically, on his bid for reelection. He claims that Democrats and the media are conspiring to hype the threat. It's all "fake news," he tweets.

Yet both the CDC and the State Department have warned all Americans not to travel on cruise ships, and the CDC also advises the elderly to avoid long plane trips. Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, said last Sunday that "social distancing" may become necessary. "I think you need to seriously look at anything that's a large gathering," he said.

The one thing Trump knows how to do in politics is drive wedges. He may well succeed in convincing his loyal followers that the coronavirus is some kind of hoax. We can only hope that none of those true believers end up paying with their lives.

Eugene Robinson's email address is eugenerobinson@washpost.com.

Federal stimulus, local leadership are key

The unfolding response to the Covid-19 disease is helpful in clarifying both the limits to government and the wisdom of our federal system. What most of us are now learning is that our most useful governments are local. The farther away government gets from us, the less useful it becomes in matters that directly affect our lives. This is not only a good lesson, but a fine fact of governance.

Michael Hicks



Many of us look to the federal government for guidance in all matters of policy. In reality, the federal government is responsible for very little of the public sector's influence on our lives. The events of the day should make it clear that this is a fortunate truth. While it is true there is a Center for Disease Control, most of the world's experts on communicable diseases work in universities around the country. They're economists in the federal government who can help design policy responses, but most of the new ideas come from universities and think tanks dispersed around the nation. Our expertise on these critical issues is broad and diffuse.

Likewise, we cannot rely on the military for broad assistance in a pandemic. Our military forces are too few to take on this challenge. And, as the recent North Korean missile launch demonstrated, our enemies are likely to take advantage of any crisis. This will be especially true if disease threatens their regime's stability. Our military has a national focus unconnected to local spread of disease.

The federal government really only has two important roles: offering reassurance and spending money. On the former, there are mixed results. On the latter, they are moving too slowly. In the coming weeks, the U.S. economy may need significant stabilization. This is an unprecedented example where fiscal policy can support public health. There is compelling reason to move quickly to make our prevention efforts and economic stabilization work together.

Many American workers will be just fine while we take efforts to prevent the spread of Covid-19. Factory workers will be provided protective clothing and many of us can work from home for lengthy periods. But, it is mostly the better paid who will be economically unaffected by Covid-19. Folks working in restaurants, retail or part time positions are at greatest risk of economic disruption from the coming recession. These workers are also least likely to have sick leave or vacation. It is precisely these people who will face the strongest financial pressure to work when ill, and ironically, will also be the most needed to stay home if they are sick. Fiscal policy must take into account these workers.

Tax cuts, firm bail-outs, monetary policy and even payroll tax cuts will do nothing for people without sick leave, or those who lose their jobs in restaurants or stores. These workers most directly need a stimulus plan. I admire the idea of a direct payment of \$1,000 a month per person (\$500 per child), as proposed by Jason Furman. This payment will help keep sick people home, without financially devastating them for decisions that benefit the public good.

There are easier programs to implement, such as a payroll tax cut. Those would be better than nothing, but direct aid to low-income workers and those most at risk of job losses should be the overwhelming priority in Congress and the Administration. Ironically, with long-term bond yields in negative territory, it is hard to imagine a fiscal stimulus that would not have benefits that exceed its costs.

We also need to help sustain small businesses through this. An immediate line of credit for small firms who were incorporated prior to the law would prevent numerous bankruptcies. This is a complementary policy because it would also keep more workers employed at a critical time. We should also offer a rebate for sick leave, which would allow small businesses to recoup the cost of such a policy.

The federal government can do these stimulus plans because they can print money and borrow at a negative interest rate. Beyond that, there is little we can expect from Washington, D.C. Any other help will come from state, and especially local, leaders. The experience thus far should be encouraging. Here in Indiana, the governor's announcement of our first case last week was a model of communications.

The local public schools are providing superb communication to parents and students. My local school, Yorktown, has reviewed preventative measures with students and are talking about it in science classes. Through a variety of communications, families are informed enough to be ready for whatever happens tomorrow, much less weeks from now.

I'm especially proud of Ball State, which has provided clear information and reviewed travel and contingency plans for classes and dormitories. They've even installed hand sanitizers in every hallway, and prevention posters across campus. They've done this without panic or alarm, respecting a broad set of concerns by faculty, staff, students and our families.

Anyone who has participated in crisis management knows how good communication instills confidence. Colleges, schools and employers will make tough calls in the coming weeks and months. Because of their respectful and clear communication, I have no reason to second guess the decisions by Indiana state government, Ball State or Yorktown schools. I hope many readers feel the same about their local governments and employers.

The next few weeks will reveal a great deal about the effectiveness of Congress and the Trump Administration in handling Covid-19. It is too early to make a definitive judgement about either, but it is clear that state and especially local governments are doing just fine.

Michael J. Hicks, PhD, is the director of the Center for Business and Economic Research and the George and Frances Ball distinguished professor of economics in the Miller College of Business at Ball State University. Hicks earned doctoral and master's degrees in economics from the University of Tennessee and a bachelor's degree in economics from Virginia Military Institute. He has authored two books and more than 60 scholarly works focusing on state and local public policy, including tax and expenditure policy and the impact of Wal-Mart on local economies.

"Those who know your name trust in you, for you, Lord, have never forsaken those who seek you."

Psalm 9:10

Business

MutualFirst receives necessary stockholder approvals for Northwest Bancshares merger

Special meeting of the company's stockholders was held Friday, March 6

STAFF REPORT

MutualFirst Financial has announced it received the requisite approvals of its stockholders for the company's pending merger with Northwest Bancshares at a special meeting of the company's stockholders held Friday, March 6, according to a press release.

Detailed voting results will be provided in a Current

Report on Form 8-K to be filed by the Company with the Securities and Exchange Commission.

Completion of the merger remains subject to regulatory approvals and other customary closing conditions. Upon completion of the transaction, each outstanding share of the Company's common stock will be converted into the right to receive 2.4 shares of Northwest common stock.

The transaction is expected to close in the second quarter of 2020.

MutualFirst Financial is the parent company of MutualBank, an Indiana-based financial institution since 1889. MutualBank has thirty-six full-service retail financial centers throughout Indiana. MutualBank has two offices located in Fishers and Crawfordsville specializing in wealth management and

trust services.

MutualBank provides a full range of financial services including commercial and business banking, personal banking, wealth management, trust services, investments and internet banking services. The company's stock is traded on the NASDAQ National Market under the symbol "MFSF."

For more information, visit www.bankwithmutual.com.

**The average tax refund tops \$3,000 so far this year.
Here's how soon you can get your money –
and what you should do with it.**

Millions of Americans can't wait to get their tax refunds, but this year it might be wise to save that windfall rather than spend it.

Michelle Singletary



As of Feb. 21, the average refund this tax season was \$3,064, according to the IRS.

At the start of tax season, the average refund was \$1,869. And as more folks filed their returns, the average refund has steadily increased week over week by more than 67 percent.

One of the most frequent questions I get from people about their refund is about how fast they can get it. With direct deposit, it won't take very long. The IRS says it issues nine out of 10 refunds in fewer than 21 days.

While you're waiting, if you have a question about your refund, use the "Where's My Refund?" tool available at irs.gov. You can also download the "IRS-2Go" app to check your refund status, or call 800-829-1954 for an automated update.

You can start checking the status of your refund 24 hours after the IRS has received your e-filed return or four weeks after mailing a paper return. Once your return is processed and your refund approved, "Where's My Refund?" will provide a

date when you can expect to receive your money.

You may be anxious about the status of your refund, but the IRS says its customer service representatives won't be able to update you unless it's been 21 days or more since you e-filed or it's been six weeks since you mailed your return.

An overwhelming majority of Americans getting a refund said the money is important to their overall financial situation, with 11 percent indicating they need the funds to pay day-to-day expenses, according to a recent survey by CreditCards.com.

Among Americans expecting tax refunds this year, 24 percent said they'd use it to pay down debt. Thirty-one percent plan to save the money, which is smart given the economic uncertainty surrounding the coronavirus.

There's been a lot of focus on the stock market reaction to the coronavirus. The significant drops in the various investment benchmarks have workers worried about their retirement accounts. But far more people may be impacted in their everyday financial lives.

"Everyone is talking about how to manage their retirement fund, but few are talking about other large financial decisions," one reader wrote during my weekly online discussion. "Should people hold off on large purchases?"

If you are already finan-

cially stretched, don't use your tax refund to buy anything that's not a necessity right now.

Perhaps your refund was going to be "fun" money. I would nix that, too. With the spread of the coronavirus, you might also hold off on using the money for a vacation or that big-screen television you might have been eyeing – especially if you're in an industry that could see a downturn as a result of the outbreak. Fewer people may be out shopping or eating at restaurants.

A few thousand dollars from a tax refund could go a long time to pay some bills should your income drop because you become ill or have to be quarantined. If schools are closed but you still need to head into the office, you could use the cash to pay for daycare.

I'm not trying to scare you, but you should be asking: How will I manage if my employer decides to impose a furlough and force me to leave without pay? What if I run out of paid sick leave?

The Centers for Disease Control and Prevention (CDC) has issued guidance to employers to "actively" encourage workers to stay home if they're sick. The CDC is recommending that employers ensure that their sick leave policies are flexible.

"Employers should be aware that more employees may need to stay at home to care for sick children or

other sick family members than is usual," the CDC said. "Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies."

The CDC can ask, but how likely is it that the vast majority of employers will be so accommodating? Will they give folks all the time off they need with pay?

And while I'm an advocate for aggressively paying down debt, put a pause on that, too. For example, don't use your refund to make extra credit card payments, because you may need that cash for rent or to pay your car loan.

A lot of serial refund recipients view this money as a forced savings strategy. If that's you, this year that lump sum could come in extra handy in the event that the coronavirus infects your income.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com. Follow her on Twitter (@SingletaryM) or Facebook (www.facebook.com/Michelle.Singletary). Comments and questions are welcome, but due to the volume of mail, personal responses may not be possible. Please also note comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

Don't be discouraged that the market has whittled your kids' 529 college-savings plans. Keep funding them.

By MICHELLE SINGLETARY

When my husband tells me to "calm down," even if my concern is warranted, I want to punch him.

In my mind, when he says those two words, all I hear is: "You're being irrational."

But I know his heart, and that's not what he's saying. He just knows that I can let my emotions get the better of me.

For natural worriers like me, when there's a threat to our well-being, our go-to emotion is panic. So I understand why people are fleeing equities now that the stock market is having some of its worst days in history.

However, you can't let your feelings drive your financial decisions. It's OK to feel what you feel, but please pause before you make a move.

I'm glad readers are reaching out for advice. This week, I received an email from a Maryland couple investing in a 529 college-savings plan. Their son is graduating from high school in a little over a year and will be applying to out-of-state schools, mostly in the \$60,000 to \$70,000 a year retail range.

A 529 savings plan allows your contributions to grow tax-free. If the funds

are used for qualified educational expenses, earnings are not taxed at the federal or, in most cases, state level.

"We had saved about \$150,000 in a 529 account before the coronavirus outbreak sent markets tumbling," the mother wrote. "We don't have a lot of time to wait out a recovery – as we do for retirement. We had already begun to move some of the 529 investments into more conservative funds, but are wondering if we should stop pouring money into a dropping 529?"

In this situation, experts I reached out to said that the couple shouldn't be heavily invested in stocks.

"Because equity markets are uncertain with respect to short-term valuations even in the best of times, I routinely recommend to clients that as their children approach their junior and senior years of high school, they keep their investments out of equities for funding the first 12 to 24 months of college at a minimum," said Lynn Ballou, a certified financial planner (CFP) and partner at EP Wealth Advisors in Lafayette, California.

The time to aggressively invest in 529 funds is when your child has years before heading off to college, Ballou said.

"When there's volatility in the market and you have time on your side, you're

"It's hard to take the high road and move to more conservative pastures when markets are skyrocketing up, because it feels like we are leaving money on the table," she said. "But when the rollercoaster ride of market volatility returns and it's time to cash out and pay up for what we were saving for, it's no fun to pull money out at a beaten-up value. Better we had just passed up some of the gain by being a long-term investor who got out a little too soon but still made a great rate of return."

And what about new contributions?

Keep the money in cash, said CFP David Holland of Holland Advisory Services in Florida. "That's prudent given the proximity to use," he said.

I suggested to the couple that their son apply to an in-state school, in which case – even with the market downturn – they should have enough saved already.

If you've got plenty of time before your child goes to college and you're putting money in a 529 plan, keep funding it, says Jennifer Kruger, branch manager of the Bryant Park Investor Center at Fidelity Investments.

"When there's volatility in the market and you have time on your side, you're

basically buying things on sale," Kruger said. "Weeks ago, things were expensive. Now they're cheaper."

Now's a good time to invest in a 529 plan and increase your contributions using an investment strategy called "dollar cost averaging," Kruger advised. Under this method, you regularly invest no matter what the market is doing. The effect is that you buy more of an investment when prices are low and less when costs are high.

Also keep in mind that if you stop investing in a 529 plan, you could lose a valuable state tax deduction, said Corbin Blackwell, a New York-based CFP at Betterment.

"Many states provide tax breaks for residents who contribute to that state's 529 plan," she noted.

The volatility in the stock market is a reminder that parents need to pay attention to the allocation of their 529 plans, said Carolyn McClanahan, a CFP with Life Planning Partners in Jacksonville, Florida.

"This is one reason we use 'aged based' portfolios for 529 plans, so the risk is dialed back automatically," McClanahan said.

I know you're frightened by the rocky markets. I am too. But don't let fear drive your decision-making.

Kalenborn Abresist set to exhibit at IEEE-IAS/PCA Cement Conference

Event set for April 19 to 23 in Las Vegas

STAFF REPORT

Kalenborn Abresist has been scheduled to exhibit at the IEEE-IAS/PCA Cement Conference from April 19 to 23 in Las Vegas, in booth number 111, according to a press release.

"Kalenborn Abresist is a leader in the design and supply of wear solutions for a wide range of industries utilizing various mineral and metallic solutions," stated the release. "These linings and coatings also serve a variety of processing equipment including hydraulic and pneumatic components and pipes

handling large quantities of bulk materials. Located in Urbana, the company's wear and abrasion resistant linings and coatings reduce downtime and maintenance and are marketed throughout the United States, Canada and Mexico."

Kalenborn Abresist Corporation is part of Kalenborn International GmbH & Co. KG, a parent company with subsidiaries and facilities in Asia, Europe, North America and South America.

For more information write to Kalenborn Abresist Corporation at P.O. Box 38, 5541 North State Road 13, Urbana, IN 46990, call 800-348-0717, fax 888-348-0717, visit www.kalenborn.us or email info@abresist.com.

Do Just One Thing

Did you know you can make your own reusable disinfectant wipes?

Just tear some old cotton T-shirts into rags and fill a plastic container (a food storage container with a tight-fitting lid works best) with 3 parts white vinegar,

1 1/2 parts rubbing alcohol, a few drops of castile soap and a splash of water. Let the rags soak in the mixture, then whenever you need to disinfect a surface, just grab a rag, gently squeeze out the excess and wipe away.

Indiana OKs I&M rate increase less than half utility sought

FORT WAYNE (AP) — Indiana regulators have given Indiana Michigan Power approval for a rate increase that's less than half the amount the utility had sought for its Hoosier customers.

The Fort Wayne-based utility said Thursday that the Indiana Utility Regulatory Commission had approved allowing I&M to increase electricity rates by 5.7 percent overall, for an increase totaling about \$84 million.

That amount is about 48 percent of I&M's original request.

A typical residential customer using 1,000 kilowatt-hours of electricity would pay about \$10 more per month.

I&M had requested a 11.75 percent rate hike for its Indiana customers that would have resulted in those customers paying about \$21 a month more.

The newly-approved rate increase will be phased in

until early next year, The Journal Gazette reported.

After the utility sought the increase last May, consumers and businesses raised concerns about I&M's need for another increase, coming after a hike approved in 2018 allowed it to raise rates 7.26 percent to help pay for replacing aging poles and wires and removing trees.

In August, the Indiana Office of Utility Consumer Counselor announced it was recommending denial of substantial portions of I&M's requested rate hike.

"I&M is a financially sound utility," Consumer Counselor Bill Fine said in a statement then, adding that the utility's 2018 increase appeared to be sufficient to cover the company's needs.

I&M has more than 600,000 customers in Indiana and Michigan. Michigan regulators approved a separate rate increase in January.

Partnership aims to preserve Indiana African American sites

INDIANAPOLIS (AP) — A new partnership

funded by memorial funds endowed by Eli Lilly and Co.'s first black chemist has set its sights on preserving some of Indiana's significant African American landmarks.

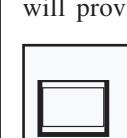
Standiford "Stan" Cox, who died in February 2019, worked for Indianapolis-based Lilly for 32 years in a variety of positions after becoming the drugmaker's first black chemist in 1957.

The Brazil, Indiana, native was a generous advocate for preserving African American heritage sites, and he established two funds with the Central Indiana Community Foundation – one in his name and one honoring his parents. Those funds are the basis with the foundation's new partnership with Indiana Landmarks that will provide grants to help

preserve historic African American sites.

The statewide group will serve as a key preservation adviser to the funds while an Indiana Landmarks committee will identify significant places and evaluate projects the program could assist. The initial recommendations will be announced in late March, based in part on sites' architectural and/or historical significance, opportunities for redevelopment and the threat of demolition.

"Stan Cox has left an incredible legacy to the people of Indiana," said Mark Dollase, Vice President of Preservation Services at Indiana Landmarks. "We are honored to work with the Central Indiana Community Foundation in a partnership that will aid in the restoration of important African American landmarks for years to come."



Check us out online at

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HOLCOMB

From page A1

symptoms, can self-isolate and do not need to be tested. Older individuals and those with underlying medical conditions are at higher risk for severe illness.

The best ways to protect yourself are to wash your hands often with soap and water for at least 20 seconds, avoid touching your face with unwashed hands, avoid close contact with people who are sick, stay home when you're sick, cover your cough or sneeze and clean and disinfect frequently touched objects and surfaces.

The CDC does not recommend that people who are well wearing a facemask to protect themselves from respiratory illnesses, including COVID-19. You should only wear a mask if a healthcare professional recommends it. A facemask should be used by people who have COVID-19 and are showing symptoms to protect others from the risk of infection.

For a list of counties with positive cases, visit ISDH's online dashboard at www.in.gov/coronavirus. The dashboard will be updated daily at 10 a.m. and will reflect results received through midnight. The website also includes guidance and a list of frequently asked questions.

Holcomb announces additional steps

In addition to announcing the state's first death from the virus, Holcomb also announced additional steps to combat it:

- Indiana will adhere to the Centers for Disease Control and Prevention for large events and mass gatherings. The guidance recommends no in-person events of more than 50 people.

- Under the current guidance for schools, 273 public school districts are closed, using e-learning days, or on spring break and have announced a future closure.

The Department of Education is working with the remaining 16 school corporations to determine their next steps and needs.

- Bars, nightclubs and restaurants are required to close to in-person patrons and may provide take-out and delivery services through the end of March.

- Hospitals and ambulatory surgical centers should cancel and/or postpone elective and non-urgent surgical procedures immediately. This action will help the healthcare system conserve resources and personnel necessary to meet

emerging health needs.

- Physicians should continue to perform critical procedures necessary to prevent short-term and/or long-term adverse effects on their patients' overall health.

- The state's Emergency Operations Center has been raised to a Level 1 status and will work in conjunction with the incident command center at the ISDH for planning, coordination, predictive analysis and other functions.

- State employees will maximize the use of remote work and meet virtually whenever possible while maintaining operations. Non-essential in-person meetings will be limited to 10 persons or less and should meet virtually whenever possible. High-risk individuals should not attend meetings in person.

- State employees over the age of 60 with underlying health conditions are advised to work from home, and agencies should identify work that can be accomplished remotely for those individuals.

- The Indiana State Museum and Historic Sites, which are closed on Mondays, will close to the public beginning Tuesday.

- The visitors center at White River State Park will close.

- Indiana state parks and recreation centers, including state park inns, remain open. Restaurants will convert operations to take-out and delivery.

- State agencies already are developing remote work plans for employees and will continue to implement them while maintaining necessary state services. Employees who work outdoors are encouraged to practice social distancing.

- The Department of Workforce Development (DWD) has suspended rules requiring certain unemployment insurance claimants to physically appear at a Work One location to engage in reemployment services for the next four weeks. This will ensure that individuals who may be symptomatic do not have to physically appear to continue their unemployment insurance eligibility. The DWD will also request flexibility under federal and state law to expand eligibility for claimants and ease burdens on employers.

- The Indiana Economic Development Corporation will postpone the inaugural Indiana Global Economic Summit, scheduled for April 26 to 28.

- Communities are encouraged to work together to provide child care options for all who need assistance and delivery services

of meals and other necessities for senior citizens.

- Hoosiers who can donate blood are encouraged to visit local blood centers. Blood supplies are low. For more information, visit www.redcross.org.

ISP employee tests positive for COVID-19

On Sunday, a civilian employee of the Indiana State Police (ISP) received a confirmed diagnosis of the COVID-19 virus, according to a press release.

The employee, who is assigned to the State Police Laboratory Division in Indianapolis, was admitted to a local hospital for a medical issue.

"The employee received notice they tested positive for COVID-19 and remains hospitalized at this time," stated the release. "A co-worker who was last known to have been working in close proximity has since self-quarantined at home out of an abundance of caution. ISP officials have been making notifications with additional co-workers throughout the day. The ISP is working closely with the ISDH. We are continuing to monitor the situation and following accepted virus mitigation practices for the health and safety of its employees, their families and the greater community."

Wabash County leaders meet

In a statement to the Plain Dealer on Friday, Chelsea Boulrisse, of Grow Wabash County, stated "a coalition of community leaders representing the many interests of Wabash County met to establish a unified response to the most recent developments regarding COVID-19."

"Accounting for the recommendations that have been shared by not only the ISDH but also the CDC, community leaders are encouraging the postponement or cancellation of any non-essential gatherings or operations for the time being," she stated.

All Wabash County school corporations have made the decision to suspend in-person classes until the conclusion of spring break on April 13.

The Honeywell Foundation and its various properties have also made the decision to cancel or postpone all events and movies until April 9.

"High-traffic community areas and facilities are continually adjusting their policies and operations to ensure they continue to serve the public with respect to the health and safety of

their employees, customers and the public at large. Prior to attending an upcoming event or visiting any local businesses, be sure to check their specific social media and/or websites for the most up-to-date information," she stated.

Essential services including law enforcement, emergency services, medical services, will continue to operate. Public transit through Living Well in Wabash County and local food pantries also has plans to remain open and operating.

"Community members are encouraged to connect with those organizations beforehand to make note of any potential changes," she stated. "Please consider these recommended adjustments to local operations with this in mind: The decision to encourage 'social distancing' at this time is not in response to any confirmed cases in Wabash County, but as a means to prevent the spread of any potential illness."

Woman's Clubhouse closes

In a statement to the Plain Dealer on Monday, Ellen Stouffer announced the Woman's Clubhouse would follow several local organizations and schools in closing.

"The Woman's Clubhouse will follow the CDC guidelines and close all activities at the Clubhouse for the next eight weeks," she stated.

For more information, call Carol McDonald at 260-563-2331 or Stouffer at 260-571-5339.

Public meetings postponed

In a statement to the Plain Dealer on Monday, Mayor Scott Long announced all city public meetings would be postponed for two weeks.

"I will re-evaluate policy on March 30 after consulting with local health officials and the ISDH," he stated.

"We are in uncharted territory and I will err on the side of caution in all decisions that I make concerning COVID-19. I would rather prevent any unnecessary exposure at this point than take a change on someone being exposed in a public meeting. Our building is not equipped to allow the recommended 6-foot social distancing. City business will run as always until such time as we are directed that it is in the best interest of the public to close the doors for business."

Rob Burgess, Wabash Plain Dealer editor, may be reached by email at rburgess@wabashplaindealer.com.

FOOD

From page A1

consumers and our team, the pantry team will have pre-bagged items to hand out rather than having people come inside."

Senior lunches at Winchester Senior Center will be operated as a drive-through at the front door of the senior center from 11 to 11:30 a.m. Monday through Friday. Lunch reservations continue to require 48 business hours of advance reservations. Seniors age 60 and older wanting a lunch must call Winchester Senior Center at 260-563-4475. Senior lunches are provided by Area Five Agency on Aging and Community Services in collaboration with Living Well in Wabash County CoA. Senior lunch is by donation.

The Sunday, March 22 Wabash Community Band concert and the Swing into Spring Party on Thursday, March 19 at Winchester Senior Center have been canceled.

Ferry stated to reduce senior isolation, Living Well Winchester Senior Center has announced the Friendly Caller Program. Call 260-563-4475 to request a daily call to check in on you during this time when seniors will be home more than usual.

Access Youth Center

In response to a Plain Dealer request Saturday, Liz Hobbs, director of the Access Youth Center (AYC), stated all scheduled after school and weekend programming are canceled until further notice.

However, the Access Youth Center's Drive-Thru will be open during the week.

"OK, it's more of a walk-up, but you get the idea," stated Hobbs. "This is an amended version of our weekly after school program. While our facility will not be open because we aren't set up for social distancing, we believed it was still important to continue to make fruit, protein and snacks available to our community's youth."

The AYC's Drive-Thru will be open from 4 to 5 p.m. Monday through Friday and feature a lunch sack of snacks, protein and fruit provided at the door.

On Monday and Tuesday it will take place on the south side, New Journey Community Church, 1721 N. Vernon St. Wednesday through Friday downtown at the AYC headquarters at 74 W. Canal St.

For more information, visit www.accessyouthcenter.org or call 260-563-2070.

Rob Burgess, Wabash Plain Dealer editor, may be reached by email at rburgess@wabashplaindealer.com.

TREATMENT

From page A1

"We must take any measures necessary to support Hoosiers in achieving or maintaining optimal health and well-being during the global pandemic," stated Jennifer Sullivan, M.D., M.P.H., secretary of the Indiana Family and Social Services Administration (FSSA), the agency which houses DMHA.

"Urging Hoosiers to isolate themselves from each other is necessary, but for some it could bring unique health risks. For our fellow Hoosiers recovering from opioid use disorder, this innovative approach to delivering the medications they need daily will support them in their recovery while also helping contain the spread of COVID-19."

Naloxone will be issued with the lockboxes as a precautionary method. Naloxone is a life-saving antidote for a person experiencing an opioid overdose. State law requires anyone administering naloxone to call 9-1-1.

This emergency initiative will be paid for utilizing state targeted response funds provided by the federal government via SAMHSA.

FSSA

From page A1

encounter individuals who are experiencing various levels of emotional distress about the outbreak and its impact on them, their families and communities," stated Jay Chaudhary, director of the Indiana Division of Mental Health and Addiction. "Providers should know how best to acknowledge the uncertainty people feel about emerging diseases and help Hoosiers understand that there is an emotional component to potential health concerns. This Psychological

First Aid training is designed to help in this effort."

DMHA also recommends that Hoosiers feeling distressed or anxious due to the pandemic call the Substance Abuse and Mental Health Services Administration's Disaster Distress Helpline at 800-985-5990. This hotline provides live crisis counseling and is toll-free, multi-lingual and confidential. A text option is also available:

Text "TalkWithUs" to 66746 to connect with a trained crisis counselor.

Rob Burgess, Wabash Plain Dealer editor, may be reached by email at rburgess@wabashplaindealer.com.

How to submit news tips

People can submit news to news@wabashplaindealer.com. The newsroom can be reached by calling 260-563-2131 and pressing the number corresponding to "newsroom." Our address is 99 W. Canal St., Wabash, IN 46992.



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PULSE

From page A1

Wabash City Schools: Closed through Monday, April 13. Tuesdays through Thursday of this week will be waiver days and Friday will be an eLearning Day.

For the weeks of March 23 and 30, Mondays, Wednesdays and Fridays will be eLearning Days. Tuesdays and Thursdays of those weeks will be waiver days.

The week of April 6 will be spring break. The week of April 13 will represent the planned return of students and staff. Any changes will be announced in advance.

Wabash County Museum: Temporarily closed until further notice.

Parkview Wabash issues new visitor restrictions

Visitors are limited to one adult (at least 18 years old) per patient. This could include a designated family member or spouse/domestic partner. No visitors will be allowed in the emergency department (except for a parent or guardian of a minor). No visitors of any age with respiratory or flu-like symptoms (cold, cough, fever, muscle aches) will be allowed to visit patients or wait in the facility. No one under the age of 18 will be allowed to visit patients. Cafeteria services are limited to staff and individuals visiting a patient.

Red Cross schedules blood donation opportunities

The Red Cross has scheduled blood donation opportunities for this week for the following times: Noon to 6 p.m. Tuesday, March 17 at First United Methodist Church, 110 N. Cass St.; and 1 to 7 p.m. Wednesday, March 18 at Richvalley Community Center, 56 W. Mill St.

Rotary Club of North Manchester cancels its March 19 meeting

The Rotary Club of North Manchester has canceled its Thursday, March 19 meeting. The group will continue to monitor the COVID-19 situation and hopes to meet as scheduled on March 26 at the North Manchester Center for History, 122 E. Main St., North Manchester.

Wabash Kiwanis Club's Pancake Day postponed

The Wabash Kiwanis Club Board of Directors has officially voted to postpone Pancake Day, originally scheduled for March 14, to a later date, which will be determined as soon as possible.

NMCH to host Smithsonian traveling exhibit

The North Manchester Center for History will be hosting the Smithsonian's traveling exhibit, "Crossroads: Change in Rural America" from March 21 to May 3 at 122 E. Main St., North Manchester.

Comedian Michael Palascak to perform at Lagro benefit event

"Dia de Lagro" will take place Tuesday, May 5 at the Eads

Barn, 4725 E. 200 North, Urbana. Appetizers, cocktails, singer Kimberly Rutledge and Emcee Reed Christiansen are set to begin at 5:30 p.m. A Mexican-themed dinner, catered by Gallery 64, will begin at 6 p.m. with comedian Michael Palascak taking the stage at 7 p.m. Tickets for the event are \$75 each, \$125 per couple or \$500 for a table of eight. For more information, visit lagrocanalfoundation.com. Those interested in donating prizes for the silent auction or would like to become a main sponsor may email lagrocanalfoundation@gmail.com.

Manchester University to honor Steve Ford at 2020 Commencement

Manchester University will honor Steve Ford, president and chief executive officer of the Ford Meter Box, on Saturday, May 16, at both the morning and afternoon commencement exercises.

NMPL reschedules St. Paddy's Golden Egg Hunt

Manchester University will honor Steve Ford, president and chief executive officer of the Ford Meter Box, on Saturday, May 16, at both the morning and afternoon commencement exercises.

Celebrate Ivy Tech in Wabash at Monopoly Night

Ivy Tech Community College is hosting its 11th annual Wabash Monopoly Night from 5:30 to 8:30 p.m. Friday, April 24 in the Parkview Health Ballroom of Eagles Theatre, 106 W. Market St. This event is open to the community. Guests must RSVP by April 15 to Laura Leichty by email at

Sports

B1

Tuesday, March 17, 2020

WabashPlainDealer.com



Augusta National to close amid virus

AUGUSTA, Ga. (AP) — Augusta National first postponed the Masters. Now the home of the Masters is closing its club.

Golf Digest obtained a letter from Chairman Fred Ridley to Augusta National members that says the club will close by the end of the week because of increasing concerns over the new coronavirus and how it might affect the staff.

The club would confirm only that a memo had been sent.

Ridley said the grounds would be maintained with limited personnel and said other duties would be handled remotely.

The Masters was scheduled for April 9-12. This will be the first time since 1946 — when the Masters resumed after World War II — that golf's most viewed tournament is not the first full week in April. Augusta National closes about a month after the Masters for the summer and reopens in October.

Marini 1st female position coach in Division I

PROVIDENCE, R.I. (AP) — Brown has promoted Heather Marini to quarterbacks coach, making her the first female position coach in Division I football.

A native of Australia, Marini spent last season as the team's offensive quality control assistant coach. She is the third woman on the staff in the last three years under head coach James Perry.

"Promoting Heather to our quarterback coach makes us a stronger program and I know she will be a pioneer in the expanding roles women have in collegiate football," he said.

In her new position, Marini will work with EJ Perry, who led the nation for total offense in 2019, setting an Ivy League record and finishing as a finalist for the conference Player of the Year award.

Prior to coaching at Brown, Marini worked with the New York Jets as a summer scouting specialist. She joined Brown's coaching staff shortly after attending the NFL's Women's Careers in Football Forum.

In Australia, Marini was the rookie of the year and first team all-state for Gridiron Victoria Women's Tackle Football.

Submit your news

The Plain Dealer is accepting all news, varsity, junior varsity, middle school, elementary school and non-school affiliated recreational sports. To get a brief in the newspaper, please provide final score and any highlights pertaining to the event, including first and last names of participants. Reports must be received by 3 p.m. to make it in the following day's edition. Items may be:

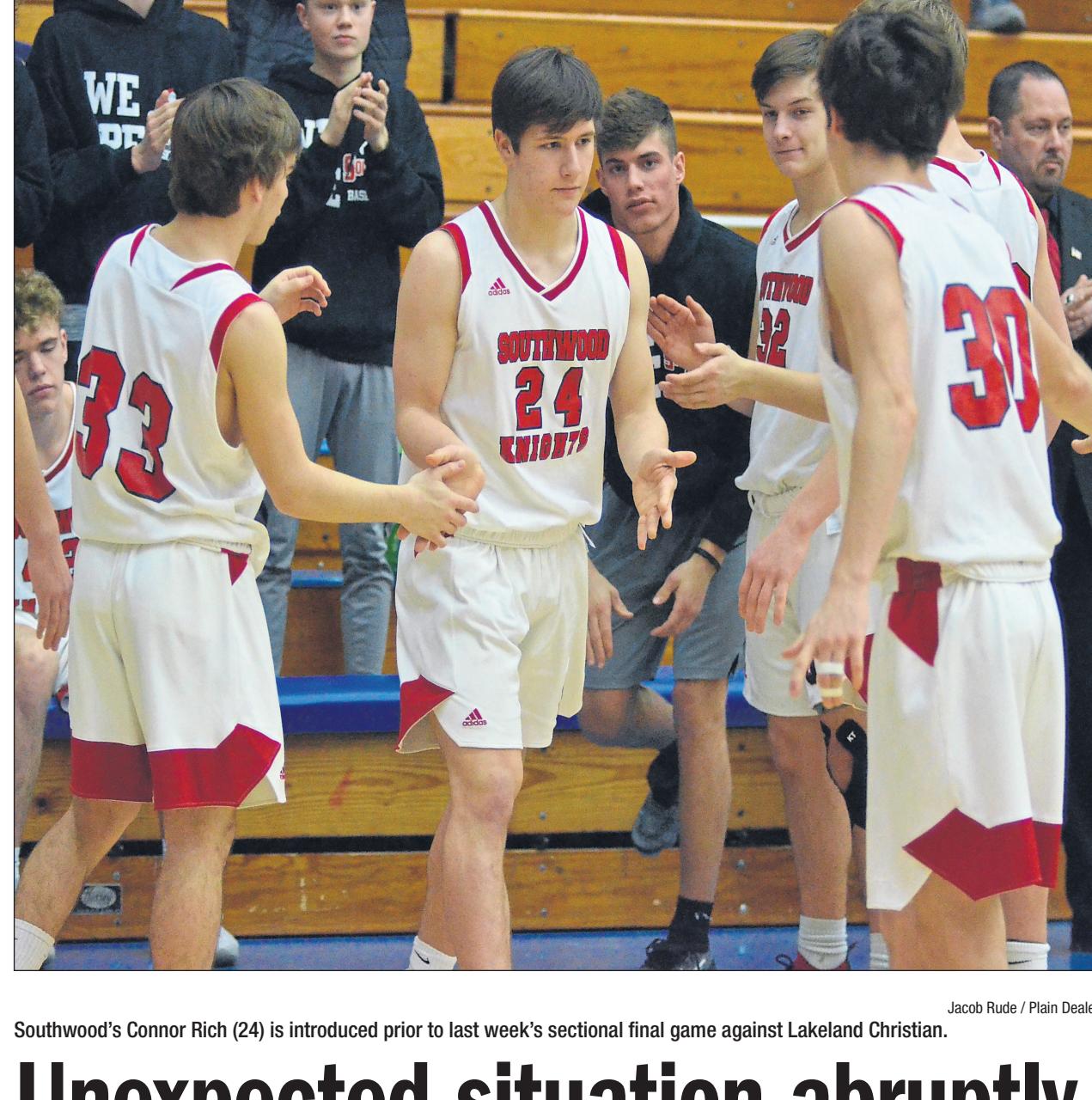
■ Emailed to sports@wabashplaindealer.com.

■ Called into 260-225-4523 after 11 a.m. until 3:30 p.m. Please do not leave complete results on voice mail.

■ Mailed into Plain Dealer, 123 W. Canal St., Wabash, IN 46992.

Organizations or individuals emailing materials should call the sports department to ensure the information was received. The Plain Dealer reserves the right to edit material for length, clarity and/or style, and does not guarantee publication.

HIGH SCHOOL BASKETBALL



Jacob Rude / Plain Dealer

Southwood's Connor Rich (24) is introduced prior to last week's sectional final game against Lakeland Christian.

Unexpected situation abruptly halts Southwood's season

By JACOB RUDE

sports@wabashplaindealer.com

Southwood boys' basketball head coach John Burrus has had a lot of experiences he can call back on both in his 21-year coaching career as well as his playing days. But nothing quite could prepare him, or the rest of the state, for what transpired over the course of last week.

While his team was doing its best to prepare for a daunting regional matchup against Covington, the world was slowly shifting toward a state of lockdown as the threat of the coronavirus continued to grow. On Thursday, the Indiana High School Athletic Association (IHSAA) instituted strict guidelines aimed at significantly limiting the amount of spectators allowed at postseason games.

"My first reaction was when we were told we weren't going to play the regional with a normal crowd there," Burrus said. "That was the first shock

was thinking about four to five thousand people down to about 300. That,

to me, was going to be very strange for a game of that magnitude. Usually,

those games are very well-attended in

Indiana. That was very hard to think about. It took me a day to process that."

One day later, as every American sports league shut its indefinitely and the NCAA Tournament canceled March Madness, the IHSAA eventually followed postponed the tournament indefinitely.

"We were kind of in the mode where we had just seen a lot of things be canceled so, for me, that was 'Finally, I

can see where we're heading.' I'm not sure what that means from a future standpoint. I just hate it for the kids on the team. It was a bad situation for

the schools to be dealing with. It's just been a roller coaster. People have been

looking for some kind of direction and usually, it trickles down. When

they shut down the NCAA, the NAIA,

March Madness was totally canceled, all the professional sports, the message was sent clearly that we were in a shutdown of sports in any nature.

"It's been very difficult to see it all unfold. I just feel bad for a lot of

people. The seniors, the people who

weren't even going to be allowed to go. It was kind of an isolating feeling."

The Knights are one of 64 teams

who have had their season put into limbo across the state.

As it stands, there is no definitive plan as to when, or if, the tournament will resume. While the IHSAA has remained adamant they will do everything they can to resume the tournament if possible, the logistics will be difficult to work out. Paired with the Center for Disease Control and Prevention's (CDC) recommendation on Sunday that any gatherings of 50 or more people be banned for the next eight weeks and the timeline quickly shrinks even further as to when the tournament could resume.

"We're kind of at a stalemate where we're not done but we're not doing anything," Burrus said. "That's a very hard thing for anybody because if the season is over, we need some kind of closure of the season. We don't want to leave these kids where they live the rest of their life wondering the 'what ifs' and that's a possibility. For 64 schools there may be no end to this tournament. Moving forward, we're going to try to get together with coaches and, of course, we'll be waiting to

See SOUTHWOOD, page B2

NHL pushes back timeline on potential resumption of season to May

By STEPHEN WHYNO AND JOHN WAWROW

AP Hockey Writers

The NHL is pushing back the possibility of resuming its season by several weeks, if not a month or more.

The league and NHL Players' Association told players Monday they can go home — even out of North America — and must self-isolate through March 27 while the season is on hold amid the coronavirus pandemic.

But the NHL also cautioned that it will not be able to even provide guidance on the potential reopening of team practices for another 45 days, which could push any potential return to play into May.

The new directives come on the heels of the CDC's recommendation against gatherings of 50 or more people in the U.S. for the next eight weeks. The NHL said "depending on world developments," consideration will be given to reopening facilities after the self-quarantine period ends in late March but practices for the 31 teams would not happen late April — at the earliest.

"I think in light of the CDC

recommendations, it's hard to foresee that we're looking at much happening here in March or even April, in my opinion," agent Jay Grossman said.

NHL Commissioner Gary Bettman and NHLPA executive director Don Fehr each said Friday he was not aware of any player testing positive for coronavirus.

NBA Commissioner Adam Silver last week said his league's hiatus would likely last at least a month. After saying last week the season was on "pause," Bettman had not put a time frame on when the NHL might resume play.

"The pause will be until it's appropriate and prudent and safe to start back up," Bettman said last week. "Nobody knows how long the hiatus may be. Nobody, even the medical community, can predict it with certainty."

The U.S. government has imposed a travel ban from Europe for non-citizens that extends until mid-April. There are currently 233 European players on NHL rosters, including leading scorer Leon Draisaitl from Germany, and there are more on contracts who are in the minors. How many might re-

turn home is unknown.

"I've spoken to some players who are doing their best to obviously scramble to return to the safest, most comfortable environment that they can get to at this point," Grossman said.

The NHL suspended its season with 189 games remaining before the playoffs. Bettman said he remained optimistic about resuming and still awarding the Stanley Cup, which has only not been handed out twice since 1893: 1919 (Spanish flu outbreak) and 2005 (lockout).

NHL players previously were directed to stay in their team's city and wait. The league and union had discussed the possibility of players returning to team training facilities within the next week or so, but that plan has changed.

"We'll be constantly in touch with the NHL and constantly re-evaluating," Fehr said last week. "Any date you pick out is merely going to be a best guess and it has about as much likelihood of being right as any other best guess."

Deputy Commissioner Bill Daly told The AP teams had been instructed to take care of arrangements for and pay

players under contract.

■ Arizona Coyotes defenseman Aaron Ness became the first NHL player publicly known to have been tested for COVID-19. Agent Neil Sheehy said results came back negative after Ness followed NHL guidelines to seek out testing for flu-like symptoms.

"He never thought he had it to begin with to be quite honest," Sheehy said by phone. "What happened is the league was saying if you have a sore throat, if you have a runny nose, if you have a cough, call the trainer and don't come to the rink, and so he did that."

■ The American Hockey League, the NHL's top minor league teams, said the indefinite suspension of its regular season won't be lifted before May. The league also said it was recommending its teams work on returning players to their primary homes.

■ The Kontinental Hockey League is taking a one-week pause in its playoffs to come up with a new format and schedule for the six remaining Russian teams. Finland-based Jokerit and Kazakhstan-based Barys Nur-Sultan pulled out of the playoffs amid the pandemic.

MLB delays opening day to mid-May at earliest

By RONALD BLUM
AP Baseball Writer

NEW YORK — Major League Baseball pushed back opening day until mid-May at the earliest on Monday because of the new coronavirus after the federal government recommended restricting events of more than 50 people for the next eight weeks.

Baseball Commissioner Rob Manfred made the announcement following a conference call with executives of the 30 teams.

"The clubs remain committed to playing as many games as possible when the season begins," the commissioner's office said in a statement.

The Centers for Disease Control and Prevention recommended Sunday that gatherings of 50 people or more be canceled or postponed across the country for the next eight weeks.

"The opening of the 2020 regular season will be pushed back in accordance with that guidance," Manfred said.

No telling at this point when games will start. The All-Star Game at Dodger Stadium in Los Angeles on July 14 could be in jeopardy.

MLB called off the rest of the spring training schedule on Thursday and said opening day, which had been scheduled for March 26, was postponed for at least two weeks. Teams and players agree that two to four weeks of additional spring training will be needed before the regular season begins.

Under an agreement last week, between MLB and the players' association, players are allowed to decide whether to stay at spring training or go home, but some teams have ignored that deal and players to leave.

The players' association sent an email to agents on Monday saying that for players who went home or to their team's regular-season city it would pay \$1,100 allowances through April 9 to players on 40-man rosters as of March 13. That amount also would go to players with minor league contracts at big league spring training who were on 40-man rosters at the end of last season.

The union is negotiating with MLB over resetting the dates for players with opt-out clauses in their deals, and the sides are likely to agree on a roster freeze. They are discussing the possibility of payments to major league players who have not reached the point of big-money deals to make up for paychecks they won't be getting in April and May.

This year marked the earliest opening day other than for international games. As it stood, Game 7 of the World Series would have been Oct. 28, and teams and players could push the postseason into November.

Any change to the 162-game schedule would necessitate bargaining over an array of issues, including when and how much players get paid and how much major league service they are credited for. Service time determines eligibility for free agency and salary arbitration.

MLB had not had a mass postponement of openers since 1995, when the season was shortened from 162 games to 144 following a 7 1/2-month players' strike that also wiped out the 1994 World Series. Opening day was pushed back from April 2 to April 26 and player

See MLB, page B2

Reds' Trevor Bauer organizing 'sandlot' game in Arizona

By DAVID BRANDT

Associated Press

PHOENIX — Cincinnati Reds pitcher Trevor Bauer says he is organizing a "sandlot" baseball game.

He also is trying to raise \$1 million for Major League Baseball game-day staff who could be affected by the league's decision to delay the regular season at least

two weeks because of the coronavirus outbreak.

Bauer tweeted an invitation on Friday to all MLB and minor league players remaining in Arizona to see if anyone wanted to take part in the pickup game.

He said it would be mandatory for pitchers and hitters to wear microphones. Several players — including Arizona Diamondbacks outfielder

Josh Rojas and San Diego Padres outfielder Tommy Pham — responded that they were interested.

Bauer has not publicly given any information about the time or location of the game. Reds pitcher David Carpenter initially proposed the idea of a game to Bauer, who then organized the fundraiser. Bauer says any content

or live streams would be shared through his website Momentum.

On Saturday, Bauer tweeted a link to a fundraising account encouraging people to donate toward the \$1 million goal. The site raised more than \$10,000 less than 30 minutes after he sent out the tweet.

Several NBA teams and players, including Kev-

in Love, Khris Middleton and Zion Williamson, have pledged to give money to game-day staff at basketball games. NHL teams and players have pledged money as well.

Thousands of workers would have staffed the 450 NBA and NHL games that will not be played over the next month in response to the pandemic. And then there

are the more than 300 spring training and regular-season baseball games, 130 NCAA Division I men's and women's tournament games, 50 or so Major League Soccer matches, all international golf and tennis tournaments, and countless college, high school and other entertainment events canceled or postponed because of the global health crisis.

April NFL draft on schedule, no public events in Las Vegas

By BARRY WILNER

AP Pro Football Writer

NEW YORK — The NFL will proceed with its draft but without public events next month in Las Vegas. It's not yet clear, however, if the draft itself will be held in the city.

Commissioner Roger Goodell said Monday the draft will take place April 23-25 as scheduled, but under a modified format still being developed.

The draft will be televised regardless of its venue or format.

"In consideration of current information related to COVID-19 and guidance from medical experts such as the CDC, and in coordination with public authorities in Nevada and the city of Las Vegas, the NFL will modify its plans" the league said in a statement.

The NFL says it is exploring "innovative options" for how the process will be handled and will provide that information as it becomes available.

"This decision reflects our foremost priority: the health and safety of all fans and citizens," Goodell said.

"While this outcome is disappointing both to the NFL and to the Las Vegas community, we look forward to partnering with the Raiders, the city of Las Vegas and the Las Vegas Convention and Visitors Authority for a future NFL draft as well as evaluating opportunities for other major NFL events in Las Vegas in the future, including the Super Bowl."

Next year's draft is scheduled for Cleveland, and the 2022 draft has not been awarded, though Los Angeles has been considered the favorite. Kansas City has the 2023 draft.

For most people, the new coronavirus causes only mild or moderate symptoms, such as fever and cough. For some, especially older adults and people with existing health problems, it can cause more severe illness, including pneumonia.

The vast majority of people recover from the new virus.

According to the World Health Organization, people with mild illness recover in about two weeks, while those with more severe illness may take three

to six weeks to recover.

The extravaganza the NFL planned for Las Vegas included closing down a portion of the Strip and using Caesars Palace and the lake in front of the Bellagio hotel.

It would have had a large fan viewing zone for the proceedings and for concerts.

There also would have been the NFL Draft Experience where fans would participate in interactive games, view the Vince Lombardi Trophy, attend autograph sessions with NFL players and former players.

The NFL began moving the draft around in 2015, going to Chicago for two years, then Philadelphia, then Dallas and Nashville. Most of the league's cities, particularly those that won't likely host a Super Bowl, have shown interest in having it.

As for next month, nothing is certain. A good guess would be that teams will make their selections remotely from their cities, and a central studio might be used for the television presentations.

ence was going to be like."

The regional game was set to be a daunting one as No. 7 Covington was awaiting the Knights. The Trojans were 20-6 on the season and winners of eight of their last nine games. But the Knights, who have had a penchant for upsetting ranked teams in the tournament, were ready up to the task.

"I really think our kids were up to the challenge of competing in the regional," Burris said. "It was really going to be interesting with that opportunity. And who knows, it may still happen. But we all know if it happens in April, it's going to be a much different situation. I don't think you'd have the same crowd interest. I think it'll be tougher to get the kids back into a regional mode."

At that point in the basketball season, we kind of have everything going. We'd have to get everything cranked up again. There's just a lot of unknowns about the future of this tournament. But them postponing it, I'm not sure what that means. That does give you hope for a possible ending to it. But I don't think we've ever had a year in Indiana where we haven't completed the tournament."

Whether the season comes to an end with a chance for the Knights to compete at least once more or not, Burris and his team will still hold onto what his team was able to accomplish this season.

"No matter what happens with this, there's going to be a really great feeling about this team from what we accomplished in the sectional," Burris said. "That sectional could have fallen a lot of ways. There were a lot of teams that could of won that sectional. We ended up kind

of running away with it but there were other scenarios that could have unfolded. I'm always going to be proud of this team that they were able to put it together at the right time and really bought into how we needed to play to win the sectional. That's something when we look back in a few years, that's still going to say 2020 for sectional champions."

"About the regional, semi-state and state, we would love to have the opportunity. Coming in, Covington was really playing well and it was going to be a tough game. But we wanted to see how far we'd improved with this young team. That part of it is difficult but we can always hang onto the fact that we won the sectional in 2020."

The particularly hard part for many athletes not just in winter sports but spring sports as well will be the unexpected farewells. With so many seniors having their seasons and careers potentially abruptly ended,

"But I really feel bad for these high schools that have been interrupted," Burris said. "You think about being a senior in high school, you're a three-sport athlete and you're thinking about your last sport here and you aren't prepared when they tell you that you may not get to play your last sport. Nothing prepares you for that. I'm just hoping they can get everything structured and maybe shorten the seasons and get everything back at track where we can have a great ending to this because the start of this has really been a lot for everybody."

"We're just hoping and praying that this will get situated where we can get back to normal."

and the season started April 15. Teams played 153-156 games.

The 1918 season was cut short because of World War I. Provost Marshal Gen. Enoch Crowder announced a regulation on May 23 that men not involved in useful occupations appear before the draft board.

The War Department initially did not rule baseball was non-essential under the "work or fight" order but Secretary of War Newton D. Baker announced on July 26

that baseball had to comply by Sept. 1.

After some negotiation, the regular season ended Sept. 2 with teams playing 123-131 games, and the Boston Red Sox beat the Chicago Cubs in a World Series played from Sept. 5-11.

Also Monday, MLB and the union announced a joint donation of \$1 million to Feeding America and Meals on Wheels America, aimed at fighting hunger resulted from school closures and quarantines.

To bet or not to bet? Casinos, gamblers weigh virus concerns

By WAYNE PARRY

Associated Press

vast majority of people recover.

Tom Brown, of Edison, New Jersey, canceled a Las Vegas trip last week, and then canceled the rebooked trip for late March that would have replaced the first one. He acted because of concerns over the potential for the virus to sicken his wife, who as a cancer patient undergoing infusion therapy has low resistance.

"We will likely wait several months before considering another casino junket," he said.

Troy Wildasin, an Emmaus, Pennsylvania, casino patron, said that even in the best of times, the sanitary state of casinos left a lot to be desired.

Sherry Giordano, an Atlantic City casino regular from Willow Grove, Pennsylvania, has a trip booked for this weekend that will be canceled.

But she would have been hesitant to go even if the casinos had been open, because of her husband's health history that could make him more susceptible to the virus.

"

I'm less concerned with my own safety, and I think a lot of people have a tendency to think that way, which is both kind of stupid and selfish because we can endanger others," she said.

"

I not only love gambling, I love meeting people and escaping reality.

"Atlantic City is very important to me and my husband," she said. "But I think it's the right thing to do. I would rather err (on the side of) caution rather than jeopardize a life."

For most people, the virus causes only mild or moderate symptoms, such as fever and cough. For some, especially older adults and people with existing health problems, it can cause more severe illness, including pneumonia, and death. The

casinos that remain open say they are stepping up cleaning and sanitization efforts.

"

"Not only would this help the chance of decreasing the virus outbreak, but this will also give the opportunity to give the casinos a fresh cleanup," he said. "There is

not one casino, regardless of city, that is clean. Hard to do properly when they are open 24/7."

Michael Magalaeta, of Jersey City, New Jersey, frequents casinos in Atlantic City, Las Vegas and Pennsylvania but said he won't be going in the near future.

"I feel a bit antsy and paranoid going on a casino trip now," he said. "As it is, Wind Creek at Bethlehem, Pennsylvania, closed down, and they have a huge customer base traveling from New York City to that resort. I'm glad they are taking extreme measures to protect the employees and public."

Sherry Cannon of Toledo, Ohio, is canceling a Las Vegas trip planned for mid-May.

"I am not comfortable going to any casino anywhere in the world right now," she said. "It makes me sad, but I would rather myself and my 80-year-old mother stay

alive and not spread anything to anyone else. I am glad the casino here in Toledo closed, and I'm happy the ones in Detroit closed because if they hadn't, my mom would be trying to get me to go."

Don Battista of Austin, Texas, had been due to fly to Laughlin, Nevada, this week, but has since thought better of it.

"Our group decided while we are not elderly, and all healthy, it would be irresponsible to possibly spread to someone in that danger range," he said.

Shelly Bittner plans to leave Breezewood, Pennsylvania, in early April to visit Las Vegas, virus or no virus.

"We still plan on going unless they stop the planes from flying," she said. "Just use common sense. Wash your hands, and use sanitizer."

The shutdowns could be a boon to casinos in states where internet gambling is legal, including New Jersey, where online gambling revenue has been soaring for years.

On Monday, New Jersey Gov. Phil Murphy ordered the closure of Atlantic City's nine casinos as of 8 p.m., after days of allowing them to remain open. The governors of New York and Connecticut did likewise, also including bars, restaurants and movie theaters.

It will be the fifth time that Atlantic City's casinos have shut down since gambling began here in 1978; only hurricanes and a government shutdown have caused such closures before.

As of Monday, casino closures also had been implemented or announced in Maryland, Nevada, Michigan, New Mexico, California, Alabama, Rhode Island, Massachusetts, Indiana, Ohio, Illinois, Pennsylvania and New York.

Soccer athletes try to stay fit amid coronavirus outbreak

By TALES AZZONI

Associated Press

Spain entered a lockdown on Saturday, with the government limiting people's movements across the nation to try to contain the rapid spread of the virus that has infected more than 169,000 people and caused 6,500 deaths worldwide.

Using an elastic band, a couple of large water bottles as weight and a chair, Pol Lorente began demonstrating the exercises players had to do back home while in a lockdown caused by the coronavirus outbreak in Spain.

"

Monday's live session was transmitted online through the Twitch app, and the club opened the feed to anyone who wanted to participate.

"

The idea was to work a bit with the players, and since the state of emergency was declared, the club thought it would be good to open the session for everyone else who wanted to follow it," said Lorente, using a Leganés training uniform

and wearing glasses that perfectly fit the "harrypottercleganes" username in which the online session was streamed.

"

Elsewhere, Real Madrid captain Sergio Ramos posted a video of himself training at his home gym with his three kids playing by his side, while Barcelona showed goalkeeper Marc-André ter Stegen jumping ropes and doing other exercises in the backyard.

"

The coaches will be in constant contact with the players to supervise and monitor sessions," the club said. "At the moment, these training programs are scheduled for the next seven days and will be renewed until a return to group training."

"

Barcelona said players will have to continue to "follow the nutritional guidelines they have already maintained throughout the season," and each player "has been following an individual plan."

"

"It is an exceptional moment and we have to follow all the recommendations from the health authorities and public authorities," Lio-

nel Messi said in a message posted on his Instagram account. "That is the only way that we can fight it effectively. It is time to be responsible and stay at home."

"Let's hope we can turn this situation around, the quicker the better."

The Spanish soccer federation had said before the lockdown that teams should stop any group activities. Some players and team members of first-division teams have been among those infected by the virus, including Valencia defender Ezequiel Garay.

The entire Real Madrid squad entered self-isolation last week after a player from the club's basketball team, which shared training facilities with the soccer squad, tested positive.

Leganés, a small team based in southern Madrid, suspended its training sessions last week after the club's general director tested positive.

For most people, the virus causes only mild or moderate symptoms, such as fever and cough. For some, especially older adults and people with existing health problems, it can cause more severe illness, including pneumonia. The vast majority of people recover.

In England, Premier League team Chelsea was among those in quarantine after winger Callum Hudson-Odoi tested positive last week.

MLB

From page B1

salaries were reduced by 11.1 percent because the games were lost due to a strike.

After a 32-day spring training lockout in 1990 caused opening day to be delayed a week until April 9, the season was extended by three days to allow each team a full 162-game schedule.

Baseball's first strike lasted from April 1-13 in 1972,

and the season started April 15. Teams played 153-156 games.

The 1918 season was cut short because of World War I. Provost Marshal Gen. Enoch Crowder announced a regulation on May 23 that men not involved in useful occupations appear before the draft board.

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Also Monday, MLB and the union announced a joint donation of \$

Woman ready for intimacy is not ready for pregnancy

DEAR ABBY: Two years ago, I had a miscarriage. The guy was nothing more than a fling. We were careful and never did anything without protection, but it happened anyway.

I have now been in a relationship with a really great guy for four months. I said I wanted to take it slow, and he has been very supportive, but we are both getting antsy to move

to the next step of intimacy. My problem is, I can't seem to stop having anxiety attacks when I think about the possibility of getting pregnant again, even using two forms of birth control. Neither of us wants kids now or in the future. How do I get past this fear? – Worried In Wyoming

DEAR WORRIED: A way to do that would be to talk to your doctor or pharmacist about what your options would be for using a long-term form of birth control such as a slow-release implant or an IUD.

If your state had a Planned Parenthood clinic nearby, I would normally recommend going there. However, when I checked online, I was shocked to discover there is no longer a clinic in your entire state, which means you may have to go as far as Colorado to find one.

DEAR ABBY: I am increasingly frustrated with a colleague's daily demeanor. She's a supervisor in my department, although I no longer report directly to her. But my office is adjacent to hers, and I see her frequently.

Every day when she arrives, I greet her with my standard, "Good morning, how are you?" and she replies with a heavy sigh and some vague remark about how tired she is or some other general complaint. Even if I don't ask about her welfare, she will still offer the same negative remarks. She does this with other co-workers as well. Is there an effective response I can offer that would help her to reframe, or at least stop with the heavy martyrdom? – Tired Of Hearing It

DEAR TIRED: Because she constantly volunteers (with a heavy sigh) that she's "tired," consider pointing out that she has been saying this same thing for a long time and suggest she consult a doctor about it. The one thing you should definitely stop doing is personalizing it the way it appears you do.

DEAR ABBY: My husband, a successful attorney, and I are in our 50s and have been married 10 years. He is an educated man. The problem: He does not like to wash his hands.

I often ask him to please wash his hands when he exits the bathroom, but he refuses. He sees no problem with it. He also has no problem sticking his bare hands in the candy jar or any other dish with food in it. Not only is this unsanitary, but I find it disgusting.

What are your thoughts? I've done away with the candy jar, but this happens at dinner, too. – Wash Up! In Illinois

DEAR WASH: Your husband should wash his hands after using the bathroom, if only out of respect for your feelings. That he refuses speaks volumes about him. I would suggest having sanitary wipes on your dinner table, but he would probably refuse to use them.

Doing away with the candy dish was smart. Now it's time to plate your husband's food for him in the kitchen so that his fingers won't touch the communal food. And if he pitches a fit, plate your own so he can't touch it.

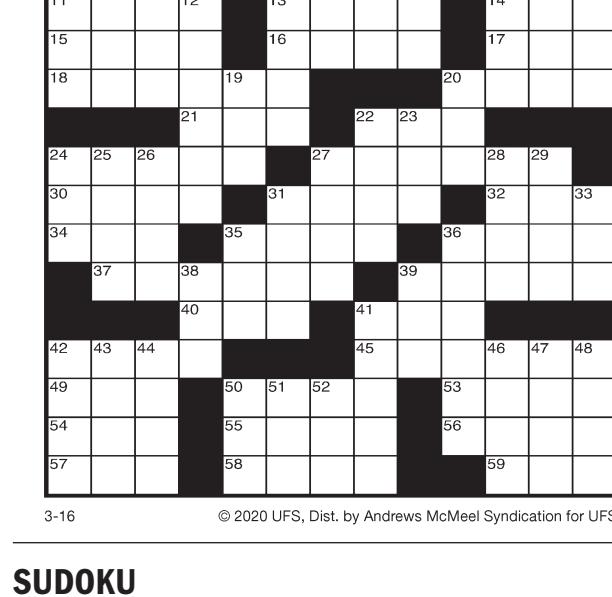
Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

CROSSWORD

ACROSS

- 1 Clumsy one
- 4 Sleek sled
- 8 Ear of corn
- 11 Corker
- 13 Yves' girlfriend
- 14 Hail, to Caesar
- 15 Urus or Spinks
- 16 Wet and chilly
- 17 Impractical
- 18 Type of skiing
- 20 Sets
- 21 — Antonio
- 22 Dazzle
- 24 Fable writer
- 27 Fireplace flickers
- 30 Principal
- 31 WWW addresses
- 32 — de-sac
- 34 Prince Valiant's eldest
- 35 Just fine
- 36 No charge
- 37 BB shot
- 39 Tie a turkey
- 40 Fabric meas.
- 41 Water, on the Seine
- 42 Docket entry
- 45 Bequest
- 49 Edge
- 50 Entreaty
- 53 A Guthrie
- 54 Uproar
- 55 Shock
- 56 Ooze
- 57 Canine command
- 58 Money repository
- 59 Summer cooler
- 60 Earthen pot
- 61 Ayla's creator
- 62 Complete failure
- 63 Fraught
- 64 "Pulp Fiction" name
- 65 Clear liquor
- 66 Startled cry
- 67 Showed up
- 68 Cameo shape
- 69 Pallets
- 70 Perfect accord
- 71 Summer
- 72 DADAGES
- 73 LAB
- 74 DALE
- 75 UCLA
- 76 SUEED
- 77 SSN

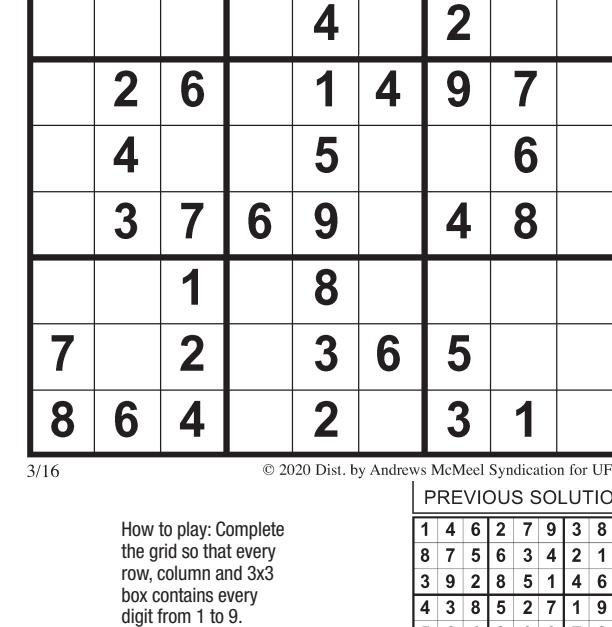
Answer to Previous Puzzle



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SUDOKU

DIFFICULTY RATING: ★★★★★



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How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

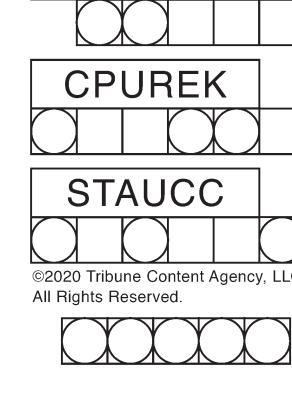
1	4	6	2	7	9	3	8	5
8	7	5	6	3	4	2	1	9
3	9	2	8	5	1	4	6	7
4	3	8	5	2	7	1	9	6
5	6	1	3	9	8	7	2	4
7	2	9	4	1	6	5	3	8
2	1	4	9	8	5	6	7	3
6	8	7	1	4	3	9	5	2
9	5	3	7	6	2	8	4	1

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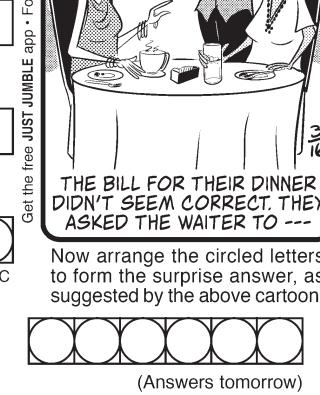
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JUMBLE

Unscramble these Jumbles, one letter to each square, to form four ordinary words.



THAT SCRAMBLED WORD GAME By David L. Hoyt and Jeff Knurek



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

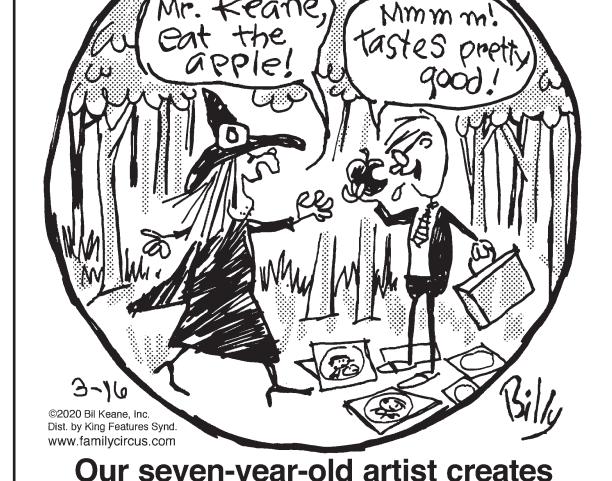
(Answers tomorrow)

Saturday's Jumbles: FENCE HOUND COPPER DABBLE

Answer: The cards dealt to the bridge players were shuffled — BEFOREHAND

THE FAMILY CIRCUS

By Bil Keane



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BEETLE BAILEY



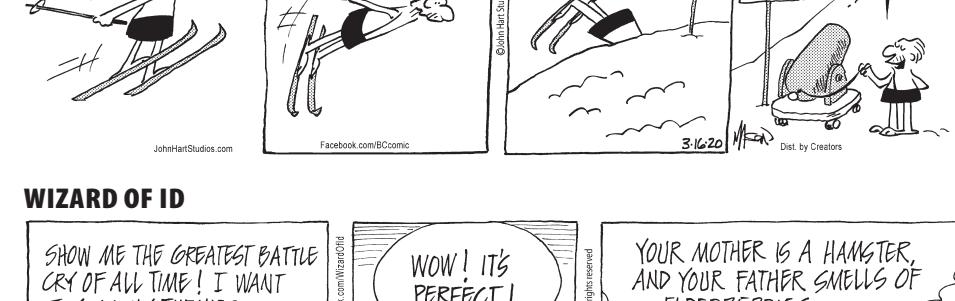
BLONDIE



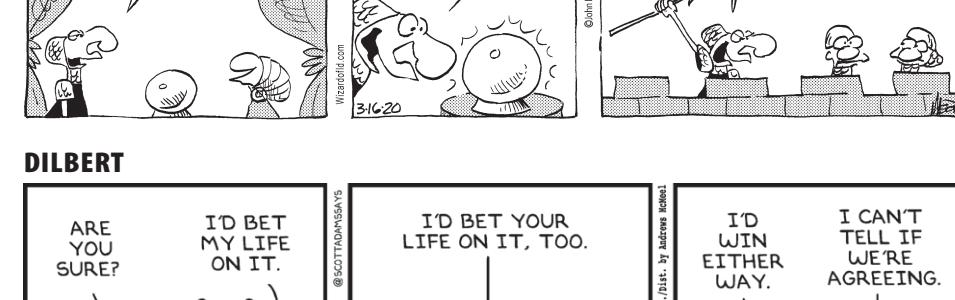
HI & LOIS



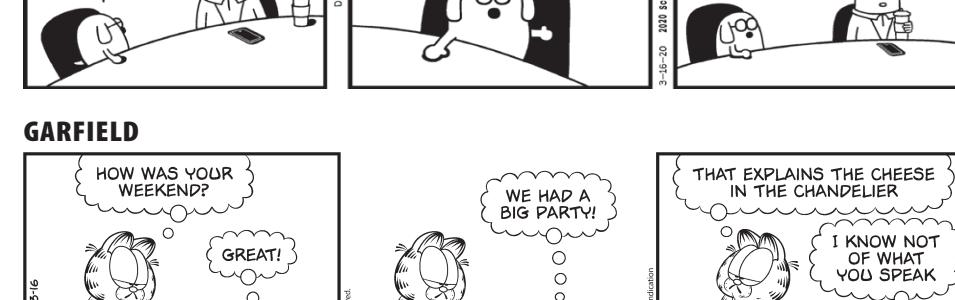
BC



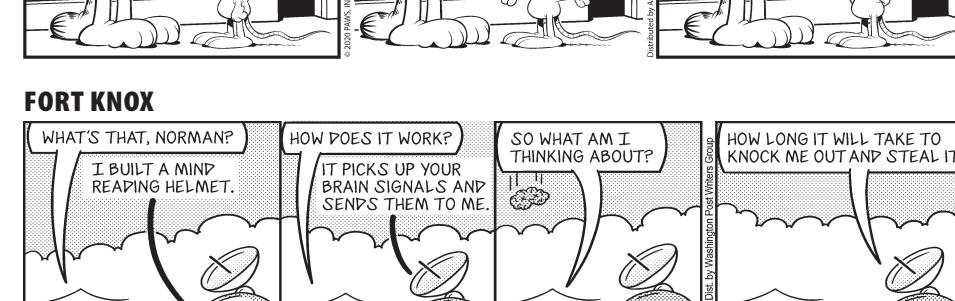
WIZARD OF ID



DILBERT



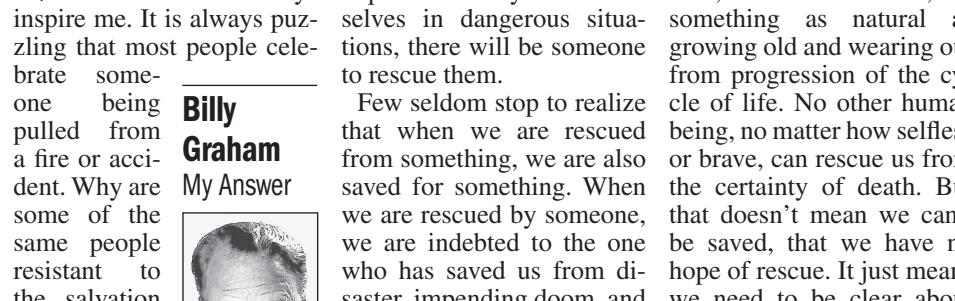
GARFIELD



FORT KNOX



PICKLES



Salvation is an act of God

From the writings of the Rev. Billy Graham

Q: Rescue stories always inspire me. It is always puzzling that most people celebrate someone being pulled from a fire or accident. Why are some of the same people resistant to the salvation that Jesus offers? – R.Q.

A: "Search and rescue"

is a term heard almost every day, whether in the newspaper, over the internet, or on television or radio. We watch people being saved from automobile accidents. We hear about children being saved from drowning. We read of others being pulled out of fiery flames. We sigh with relief when military men and women save innocent lives around the world or when the National Guard rescues families raging fires or from

floods left in the wake of hurricanes. Most people hope that if they find themselves in dangerous situations, there will be someone to rescue them.

Few seldom stop to realize that when we are rescued from something, we are also saved for something. When we are rescued by someone, we are indebted to the one who has saved us from disaster, impending doom, and perhaps death itself.

Even if we are saved from an attack of some kind, we will eventually find our-

selves facing other threats, whether an incurable disease, a fatal accident, or something as natural as growing old and wearing out from progression of the cycle of life. No other human being, no matter how selfless or brave, can rescue us from the certainty of death. But that doesn't mean we can't be saved, that we have no hope of rescue. It just means we need to be clear about who really saves us. Salvation is an act of God. It is initiated by God, wrought by God, and sustained by God.

CELEBRITY CIPHER

by Luis Campos

Celebrity Cipher cryptograms are created from quotations by famous people, past and present. Each letter in the cipher stands for another.

"S'E Y D S U M S B T L F R L J J E K N R P Y S R
U N Z . . . S V Y R O N J P J S P A K F G K N F J

Y R T O N J P B K K H Y P P G L E K N R P Y S R J . "

— D F N V L T L F R

Previous Solution: "Willie Nelson's the one who told me the reason it cost so much to get divorced is because it's worth it." — Merle Haggard

TODAY'S CLUE: M sjenbe M

Today's Solution: "Willie Nelson's the one who told me the reason it cost so much to get divorced is because it's worth it." — Merle Haggard

Well-meaning grandmother is criticized for helping too much

DEAR ABBY: My husband and I are not on the same page about helping with the grandkids. We moved here six years ago to be closer to my daughter, her husband and their two daughters. The older one is 9, and the younger is 6.

Although the 6-year-old has multiple physical challenges and developmental delays, our son-in-law thinks "we" babysit far too often. My intention is to help my daughter with the challenges that a special needs child presents to the family. Mostly, I am the one providing the care; my husband does the minimum.

Every time I agree to watch the children, I feel huge stress because I know my son-in-law will complain about it. It's tearing me apart. Thank you for listening. Just writing this helps. — Helping In The East

DEAR HELPING: I agree that parenting a child with special needs is challenging. You are a loving, caring mother and grandmother, but this is something your daughter and her husband have to reach a meeting of the minds about. The last thing she needs is dissension in her household. Counseling for them might help your son-in-law understand that your daughter's health might be compromised if she does everything herself. Some sort of compromise about your level of involvement could be key.

As to your husband, I'm not sure what more you think he should be doing. He agreed to move closer to your daughter so you could help her. It has to have been disruptive for him. Please give him points for that, because I do.

DEAR ABBY: I have a couple of weddings coming up, and I have a small dilemma. They are both in my husband's family and only a month apart. One is his brother's, and the other is his cousin's. My question is, can I wear the same dress to both weddings?

I normally don't care about what people think, but I also don't want to be the subject of ridicule or scorn at a family event. I'll also add, it's not about financial concerns. It's just that it's a beautiful dress, and I really don't see the point in going out and getting another fancy dress. I worry about pictures at both weddings. I guess I'm confused and could really use some advice. — Beautiful Dress In The Midwest

DEAR BEAUTIFUL DRESS: You are not a Hollywood actress during awards season, who "must" have a radically different look for each ceremony. Your family weddings are special events, but there is no reason you can't use the dress you have in mind for both. If you're afraid it may cause a problem in wedding photos, consider accessorizing your dress differently for each one — gold jewelry for the first, silver for the second and a different colored shawl or wrap. I'm sure you can pull this off. Please write back and let me know.

CONFIDENTIAL TO MY IRISH FRIENDS:

May you always have
A sunbeam to warm you
Good luck to charm you
And a sheltering angel
So nothing can harm you.
Laughter to cheer you
Faithful friends near you
And whenever you pray,
Heaven to hear you.

Happy St. Patrick's Day!
— Love, Abby

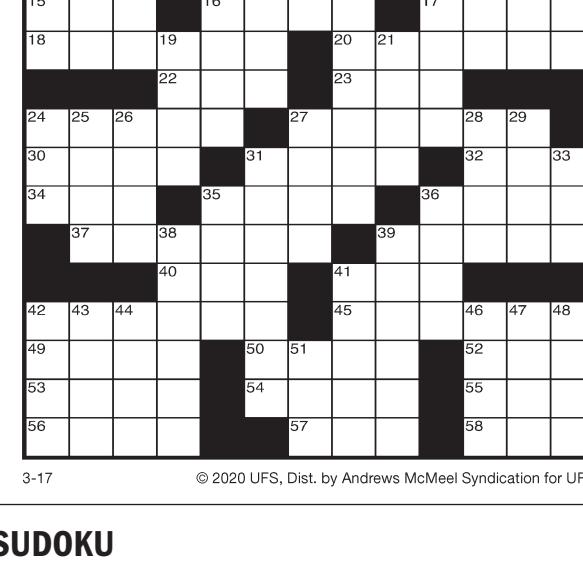
Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

Dear Abby



CROSSWORD

ACROSS	39 Night sky streaker
1 Islet	40 Cowboy's affirmative
4 Paddle	41 Everybody
7 Court case	42 Happened to
11 Frat letter	45 Embellished
12 Fossil fuel	49 River in England
14 Thunder god	50 Limerick locale
15 Dad	52 Sleet-covered
16 Sea eagle	53 Jazzy — Horne
17 By heart	54 Mutant heroes of comics (hyph.)
18 Slur	55 That girl
20 Island	56 Finales
welcomes	57 Favored
22 Flightless bird	58 Ocean fish
23 Shark feature	
24 Rested up	
27 Made a sharp sound	
30 Many centuries	
31 Bard or minstrel	
32 Noon, to Caesar	
34 Frazier foe	
35 "The King and I," actress	
36 Prow projections	
37 Hold closely	
DOWN	
1 Flat-topped cap	24 Jellyfish habitat
2 Harrow rival	25 "Whatever — Wants"
3 Shriek barks	26 Novelist — Bagnold
4 Wild feline	27 Gaze intently
5 Ventricle neighbor	28 Reason to cram
6 Competed in an election	
11	12
15	16
18	19
20	21
24	25
26	27
30	31
34	35
37	38
40	41
42	43
43	44
49	50
53	54
56	57
	58



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Answer to Previous Puzzle

O A F	L U G E	C O B
L U L U	A M I E	A V E
L E O N	D A N K	M A D
A L P I N E	G E L S	
S A N	A W E	
A E S O P	F L A M E S	
M A I N	U R L S	C U L
A R N	O K A Y	F R E E
P E L L E T	T R U S S	
Y D S	E A U	
C A S E	L E G A C Y	
R I M	P L E A	A R L O
A D O	J O L T	L E A K
B E G	S A F E	A D E

SUDOKU

DIFFICULTY RATING: ★★★★★

5			7	9		4	8
	6		1	8	7	5	
		5		1			2
5	1			2	8	3	9
8			3				7
7	3	2	9		4		5
3		7		2			
1	5	8	6		9		
6	8	5	9			2	

3/17

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PREVIOUS SOLUTION

4 8 3 2 7 5 6 9 1

2 7 5 9 6 1 8 3 4

6 1 9 3 4 8 2 5 7

5 2 6 8 1 4 9 7 3

9 4 8 7 5 3 1 6 2

1 3 7 6 9 2 4 8 5

3 5 1 4 8 9 7 2 6

7 9 2 1 3 6 5 4 8

8 6 4 5 2 7 3 1 9

How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

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JUMBLE

Unscramble these Jumbles, one letter to each square, to form four ordinary words.

SOKKI

SRPNU

UNCYTO

GEALRR

@PlayJumble

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I really don't think that's a good idea.

I want it nice and flat to show it off.

YOU SHOULDN'T IRON A FOUR-LEAF CLOVER UNLESS YOU WANT TO ---

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Yesterday's Jumbles: ELECT HAVOC PUCKER CACTUS

Answer: The bill for their dinner didn't seem correct. They asked the waiter to — CHECK PLEASE

THE FAMILY CIRCUS

By Bil Keane



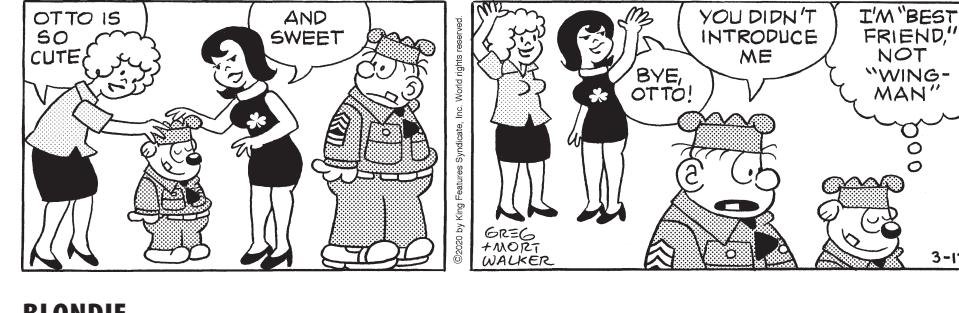
What happened to that Stranger?

I baked him in a pie.

Billy (age 1)

Despite this latest report from Billy, we have word that Daddy is returning home tomorrow.

BEETLE BAILEY



BLONDIE



HI & LOIS



BC



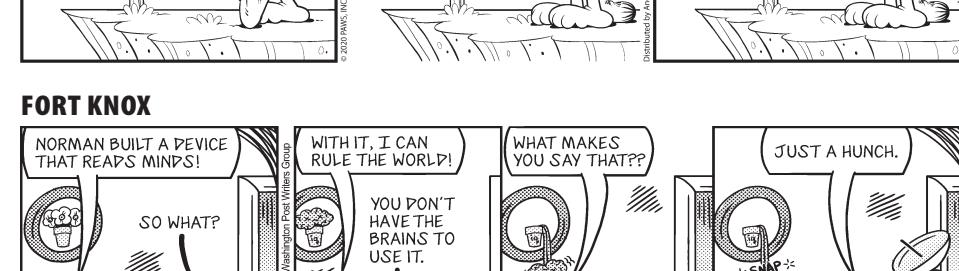
WIZARD OF ID



DILBERT



GARFIELD



FORT KNOX



PICKLES



From the writings of the Rev. Billy Graham

Q: Society is bent on evil at almost every turn. My kids cannot go to school without having immorality crammed down their throats. It's a constant battle. People seem to think that they can redefine sin by making even foul language acceptable. — S.D.

A: A headline in USA Today read: "Is sin dead?" The article that followed answered the question: "No, not by a long shot."

A researcher who was quoted in the article said that while many Americans do believe in sin, they tend to think, "I have to do what's best for me; I am not as sinful as most." Sounds a little like Adam when the Lord confronted him in the garden. Adam didn't want to take responsibility for eating the forbidden fruit Eve offered him, so he blamed God for giving him Eve and Adam presented himself blameless.

Many people believe that the subject of sin is only spoken about from a church pulpit. But there is great curiosity about the subject of sin from people of all persuasions. One person said he always felt dirty using foul language but didn't think it would send him to Hell.

Four-letter words have always been considered vile. But the most awful word known to man is "sin" because it gathers up all the wickedness mankind experiences.

Presses. Three little letters make up three little words, but their message packs a powerful blow — Sin Is In! "What is it?" In everyone who has ever lived.

Sin casts a searchlight on the sinner. People must be told that they're sinners. This is God's message, and how thankful we can be that He didn't leave it there, but sent Jesus to redeem mankind from the awfulness of sin. People try to redefine sin, but God redeems sin, through [the blood of Jesus], the forgiveness of sins, by God's grace (Ephesians 1:7).

CELEBRITY CIPHER

by Luis Campos

Celebrity Cipher cryptograms are created from quotations by famous people, past and present. Each letter in the cipher stands for another.

J P K U V U L P T V K A K V R K I E J U E F T S S R
I E A K C . I R I E J P K V U L U V U L P , T F C L P K
N V U K L C D V U F X M K K V N E I I K V N U T S L . "
M T V V R I N N T H H V K R

Previous Solution: "I'm a big wilderness mountain guy. ... I can just sit for hours and just look at the mountains." — Bruce Dern

TODAY'S CLUE: a sjenbe o

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3 BR DUPLEX 501 W 1st St; \$500/mo; tenant pays all utilities

3 BR DUPLEX 104 S Race St; \$500/mo; tenant pays all utilities

3 BR 616 N Washington St; \$550/mo; tenant pays all utilities

3 BR 1619 W Jef-fras St; \$600/mo; tenant pays all utilities

3 BR 436 E Marshall St; \$600/mo; tenant pays all utilities

4 BR 1635 W 4th St; \$500/mo; tenant pays all utilities

MATTHEWS

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